



SPENDWELL

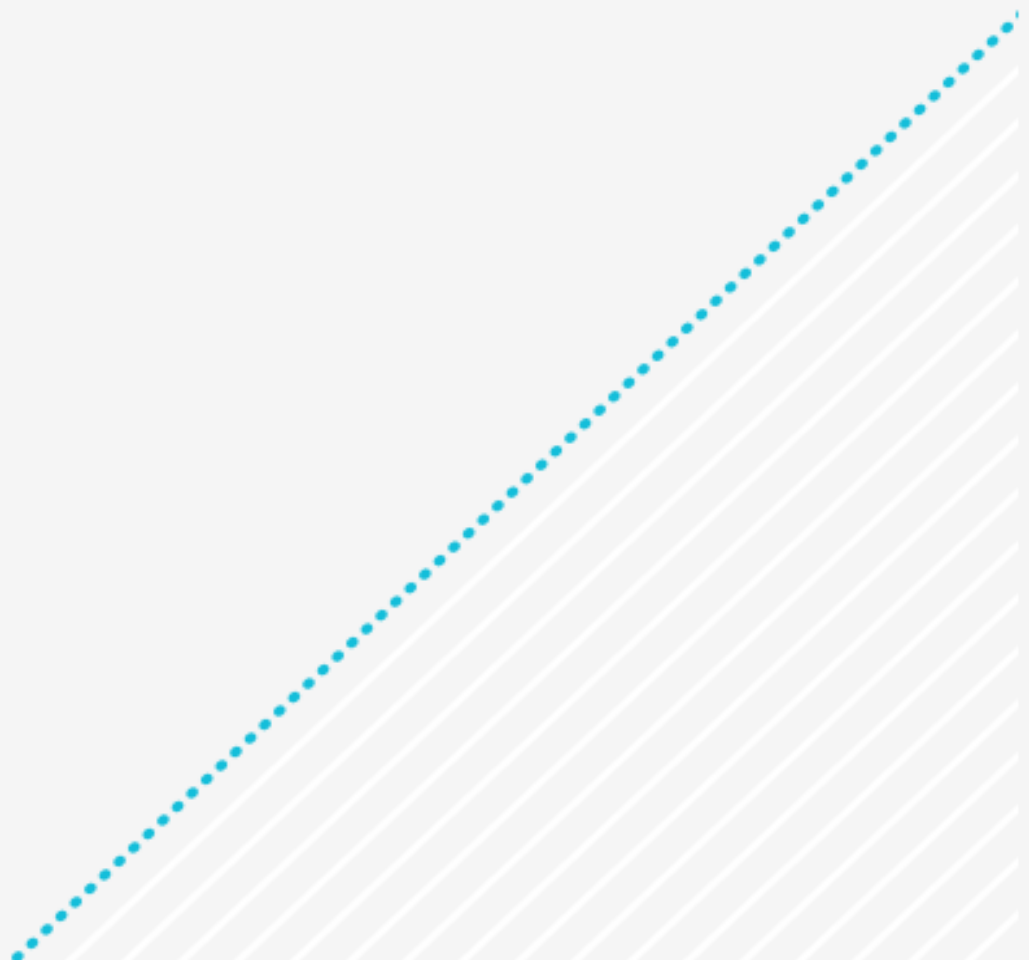
.....

BRINGING NUMBERS TO LIFE

L18.4

View this pdf page-by-page with your "left" and "right" arrow keys versus with your "up" and "down" arrow keys.

This best simulates the scenario sequences and animated transitions.



Spendwell is SAP's mobile app for consumer online wealth analytics. It uses the LAVA visual analytic design language.

Spendwell aggregates a user's recorded monetary transactions to build a financial history as well as a database of information for all purchased products and services.

This points the way to it serving as a personal vendor / supply chain management application.

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Email

Web Password

Keep me logged in for 2 weeks

Log In

[Forgot web password?](#)

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spendwell

April 23 2013

Owen Lenders



Cash Balance

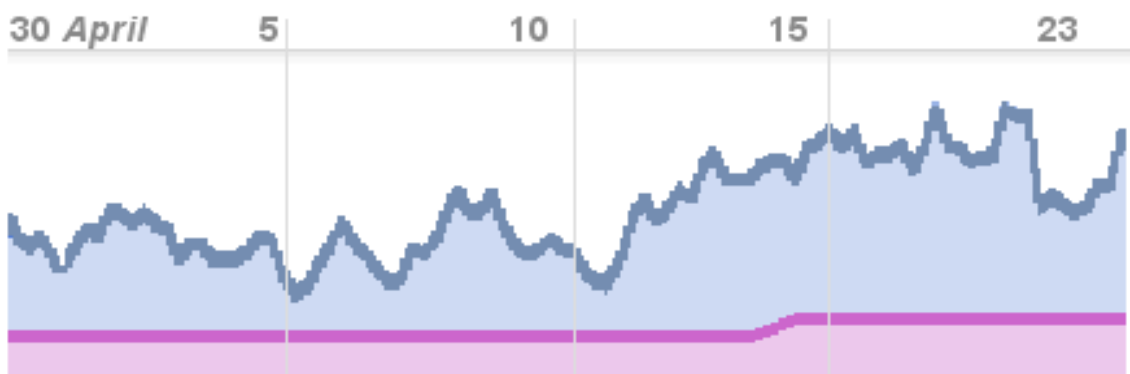
\$12,551

Bank of America Interest Checking ...4023

\$10,098

Bank of America Savings ...5683

\$2,453



Credit Balance

\$185 to Limit

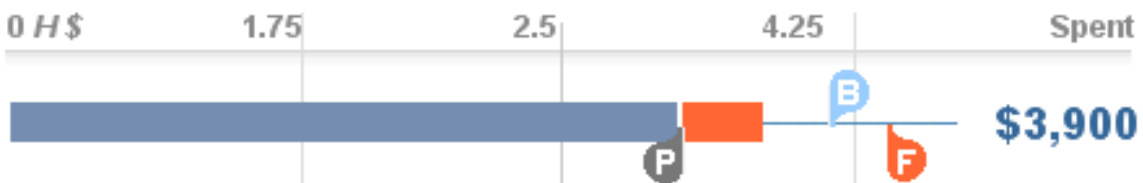
Mastercard ...4203, American Express ...5683



Spending

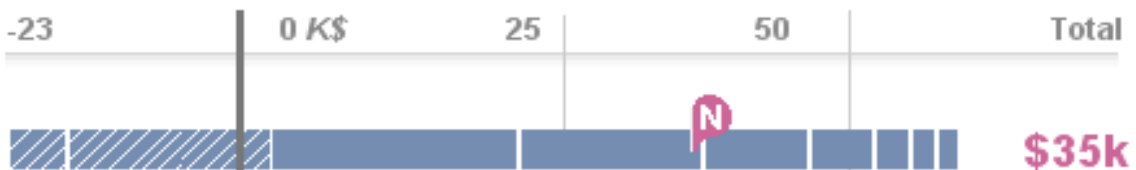
projected 10% over budget

this month ▼



Net Worth

up \$3k this year



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spendwell

April 23 2013

Owen Lenders



Cash Balance

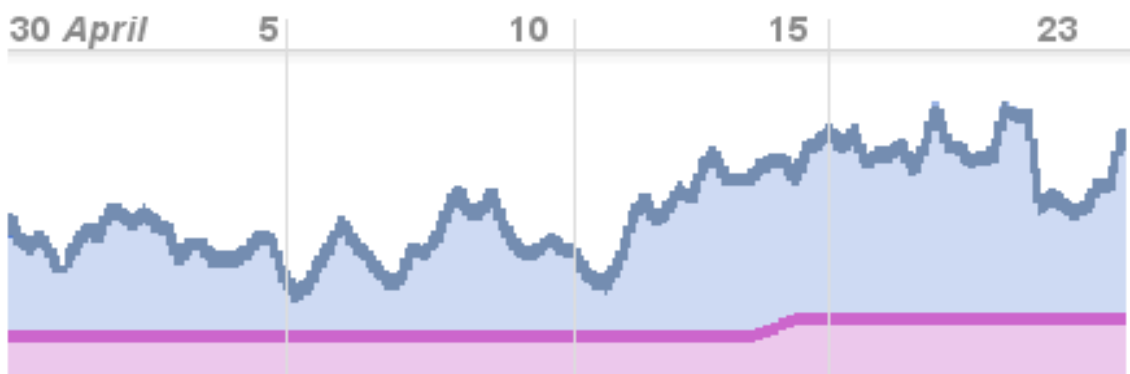
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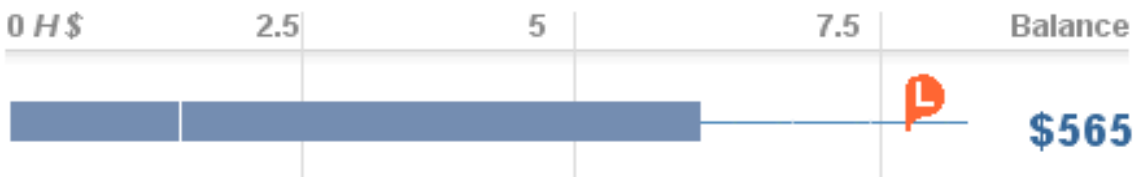
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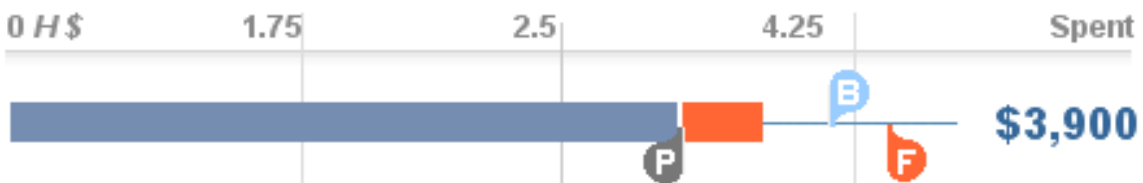
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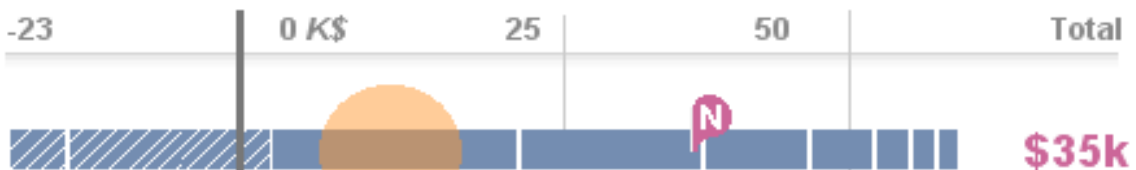
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spendwell

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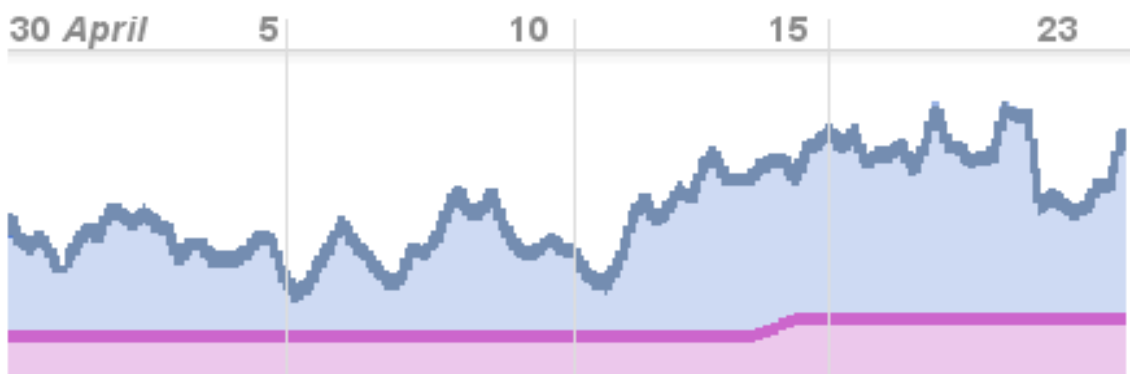
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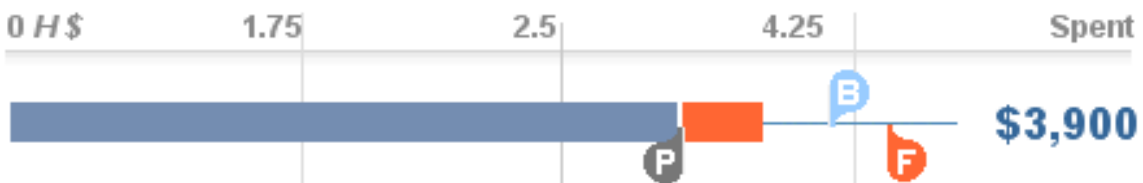
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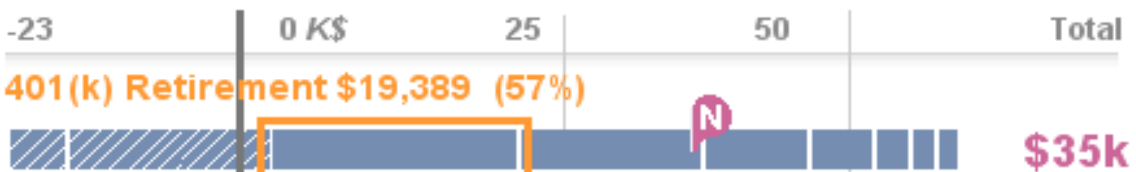
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spendwell

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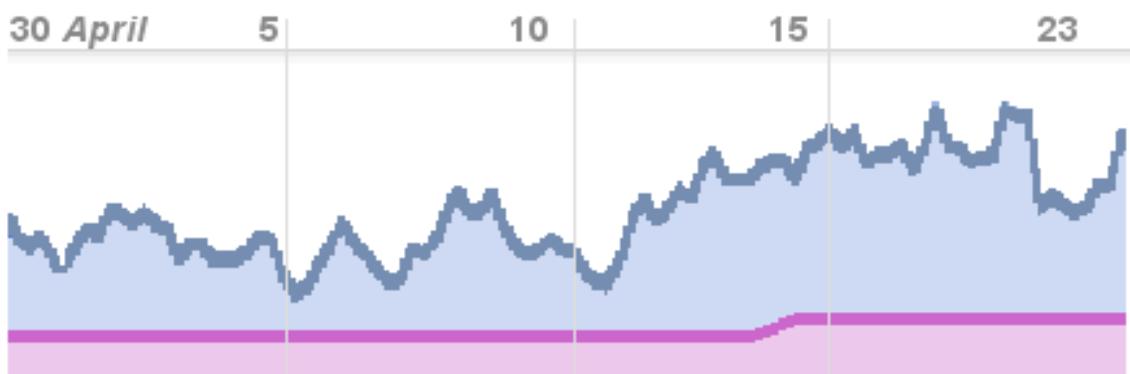
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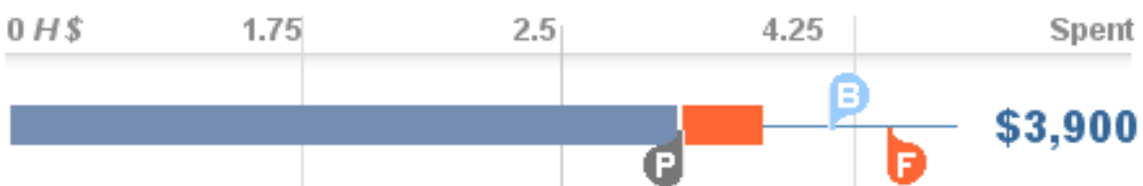
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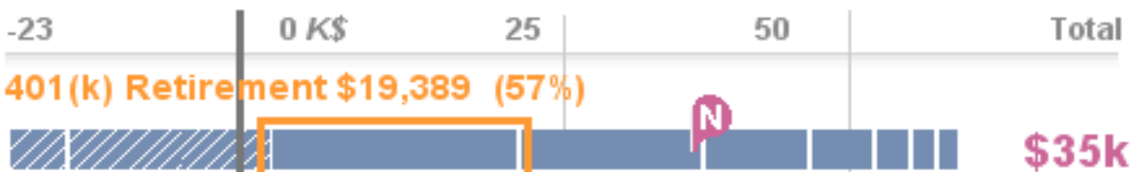
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April 23 2013

Owen Lenders

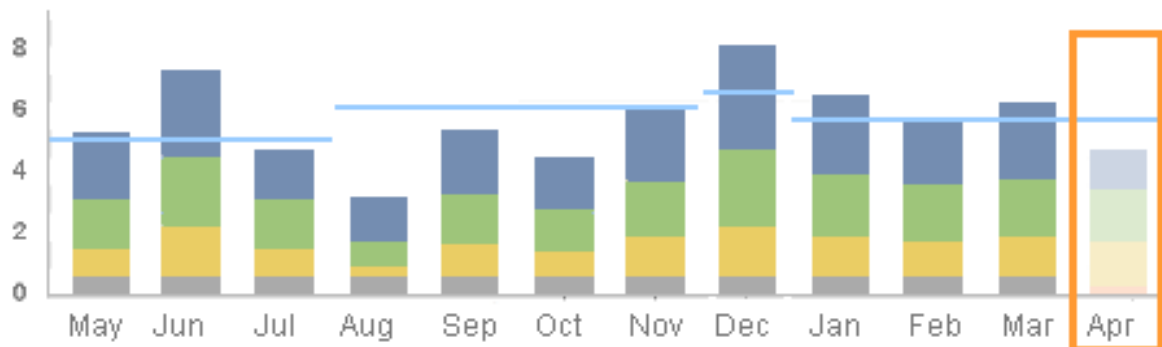


by: **Products & Services** Expense Types Merchants More...

Amount Spent

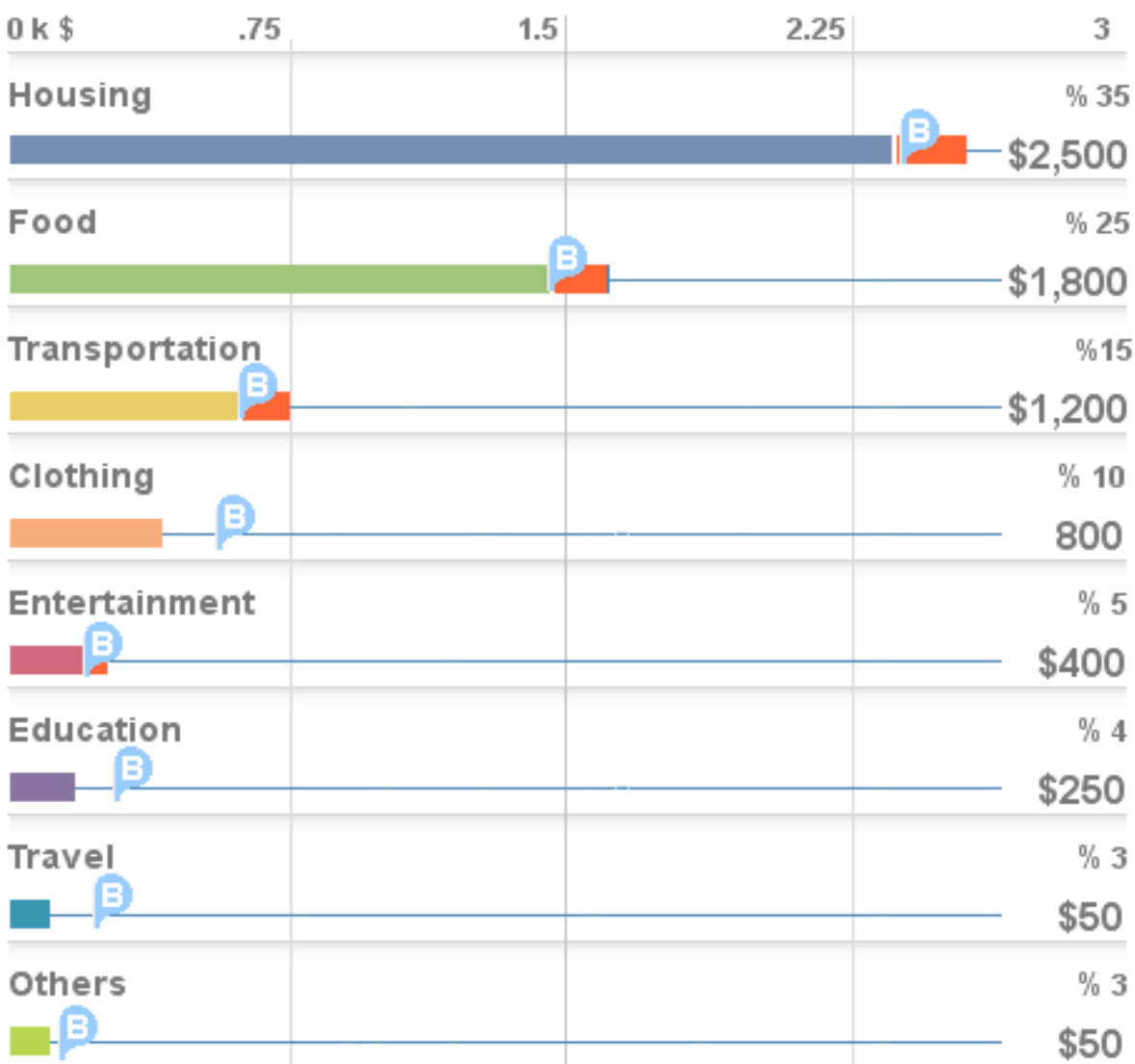
Past Year ▾

Housing Food Transportation Others



This Month ▾ by Products & Services

\$7,000



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April 23 2013

Owen Lenders

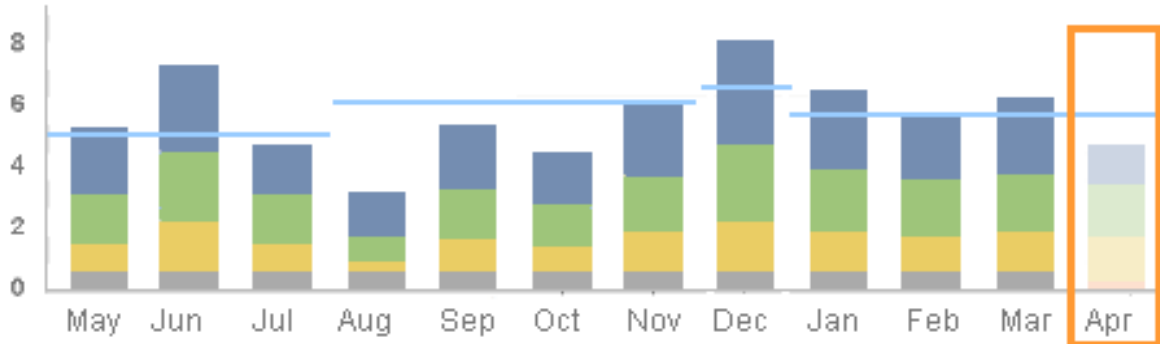


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Amount Spent

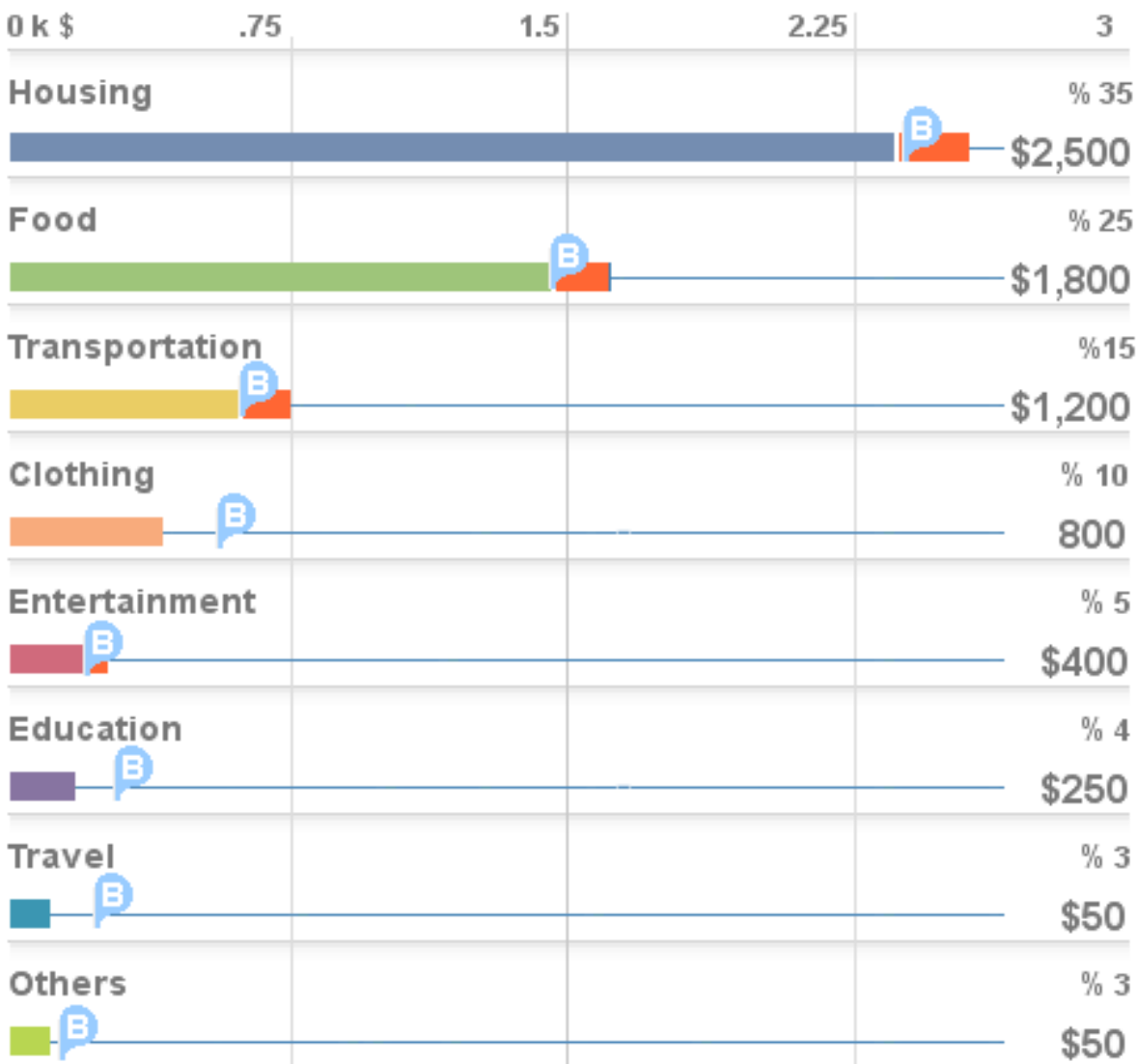
Past Year ▾

Housing Food Transportation Others



This Month ▾ by Products & Services

\$7,000



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April 23 2013

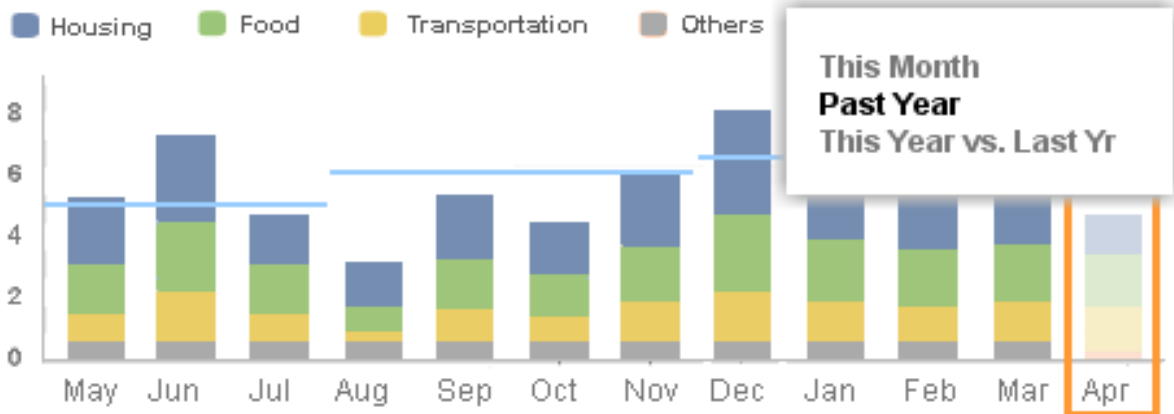
Owen Lenders



by: **Products & Services** Expense Types Merchants More...

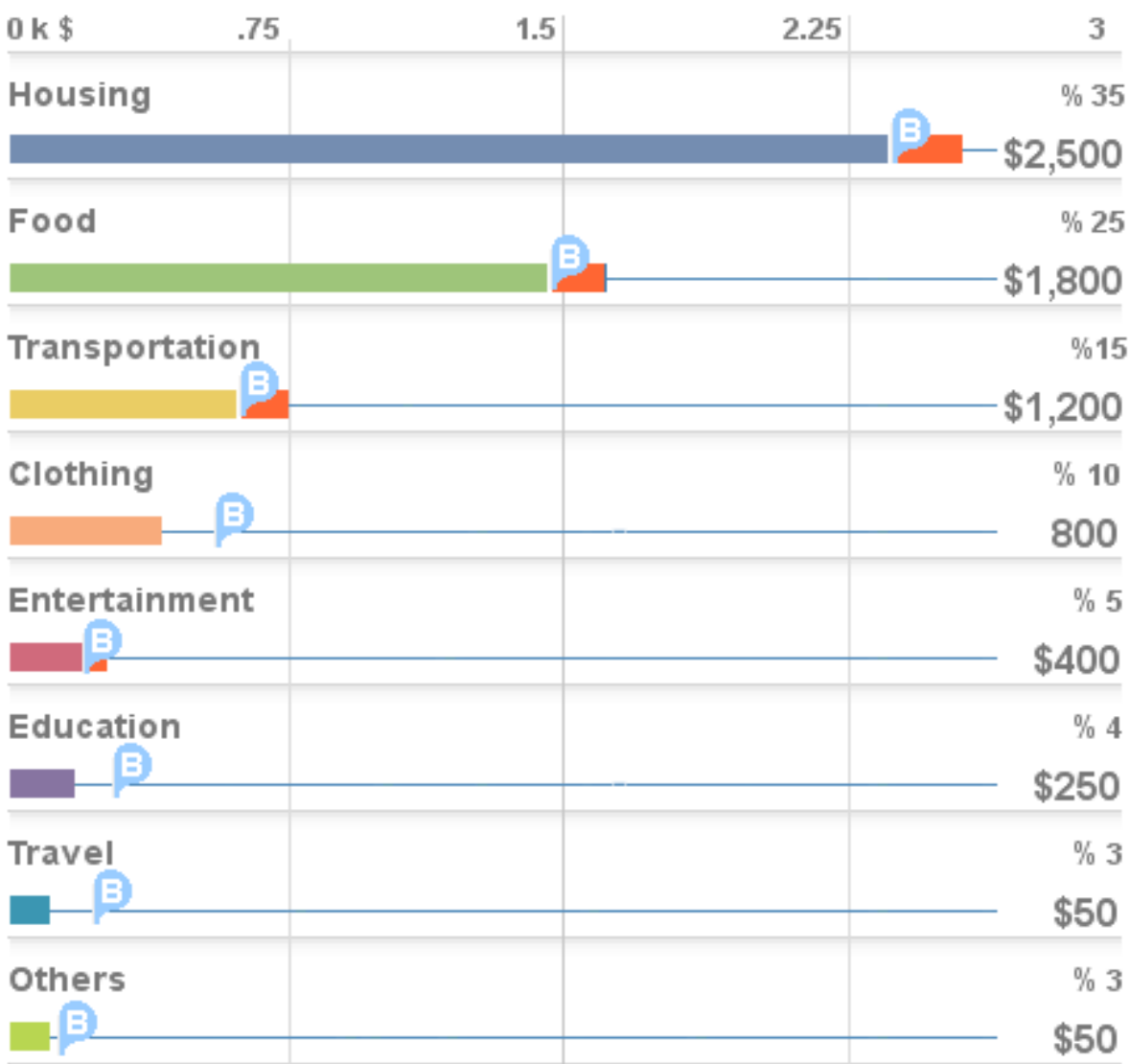
Amount Spent

Past Year ▾



This Month ▾ by Products & Services

\$7,000

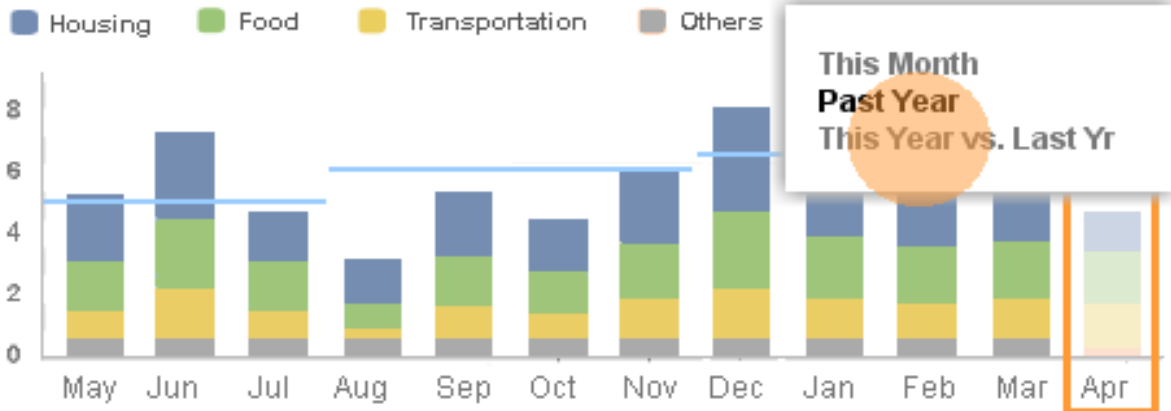




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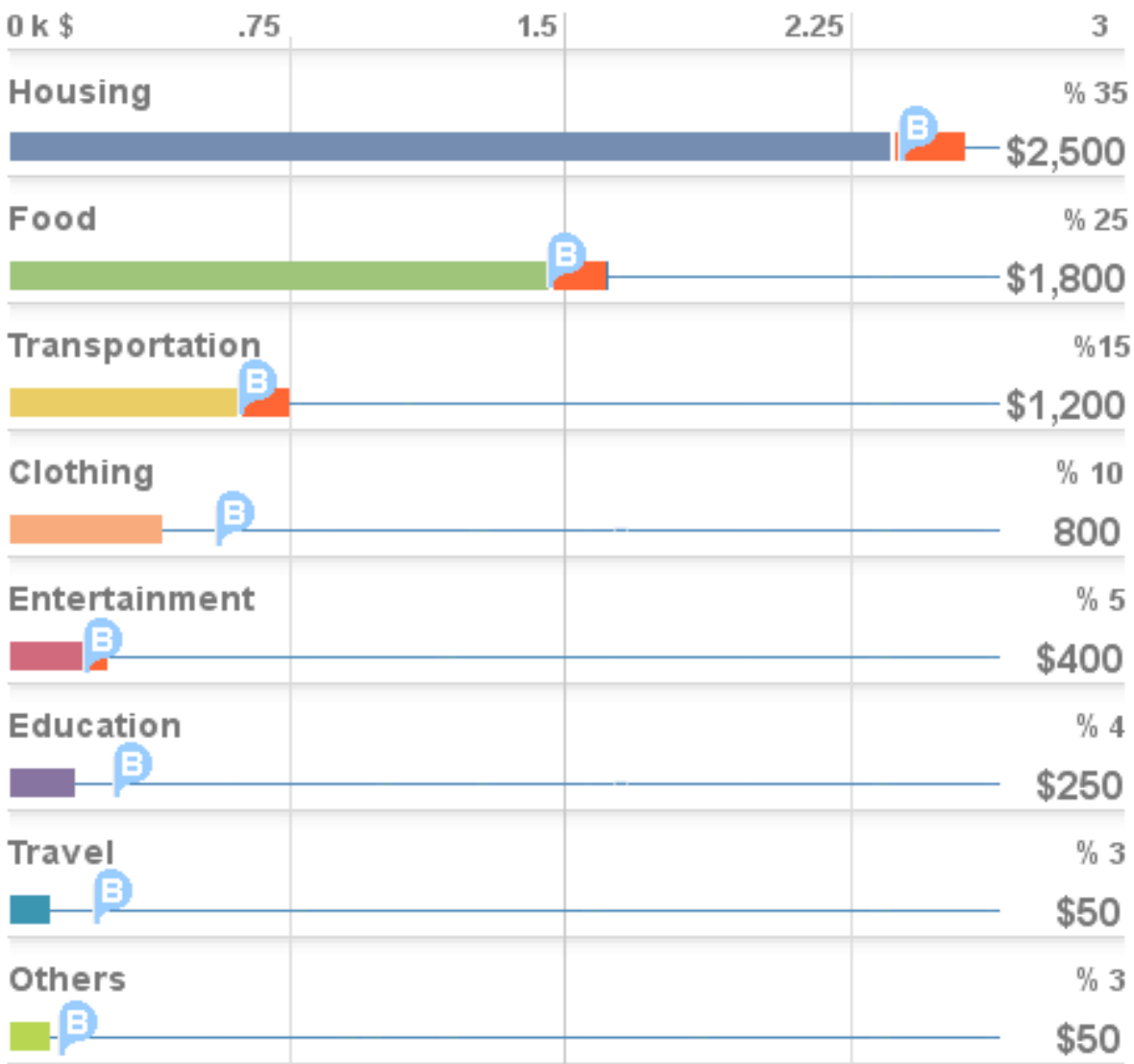
Amount Spent

Past Year ▾



This Month ▾ by Products & Services

\$7,000



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April 23 2013

Owen Lenders

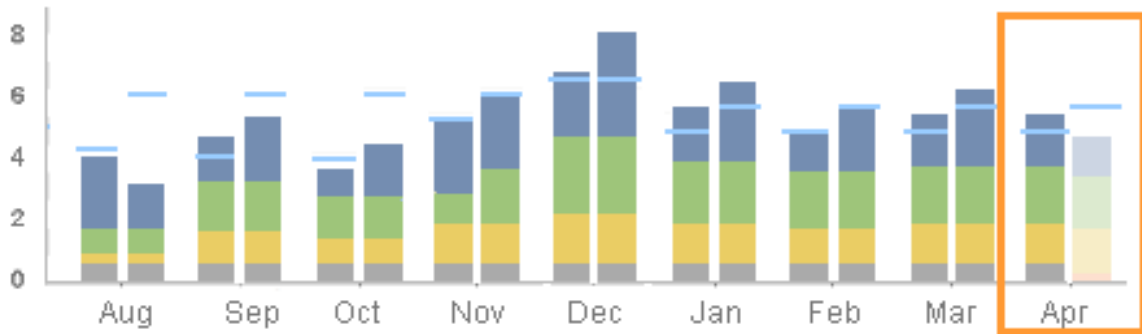


by: **Products & Services** Expense Types Merchants More...

Amount Spent

This Year vs. Last Year ▾

Housing Food Transportation Others



Apr 2013 vs Apr 2012 ▾ by Products & Services \$7,000

0 k \$.75	1.5	2.25	3
Housing				% 35
				\$2,500
				\$2,200
Food				% 25
				\$1,800
				\$1,600
Transportation				% 15
				\$1,200
				\$1,400
Clothing				% 10
				\$800
				\$750
Entertainment				% 5
				\$400
				\$380
Education				% 4
				\$250
				\$200

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April 23 2013

Owen Lenders

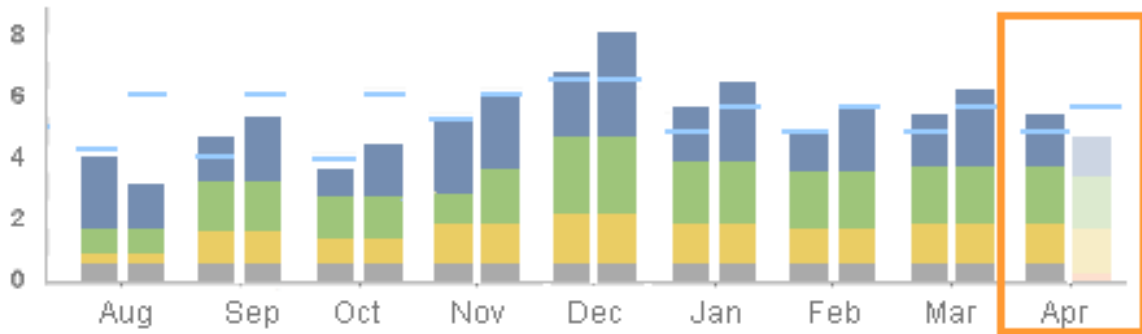


by: **Products & Services** Expense Types Merchants More...

Amount Spent

This Year vs. Last Year ▾

Housing Food Transportation Others



Apr 2013 vs Apr 2012 ▾ by Products & Services \$7,000

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April 23 2013

Owen Lenders

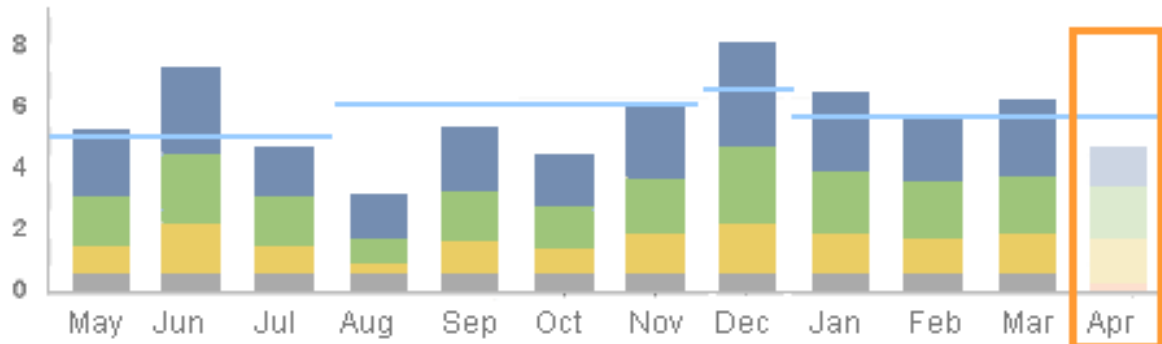


by: **Products & Services** Expense Types Merchants More...

Amount Spent

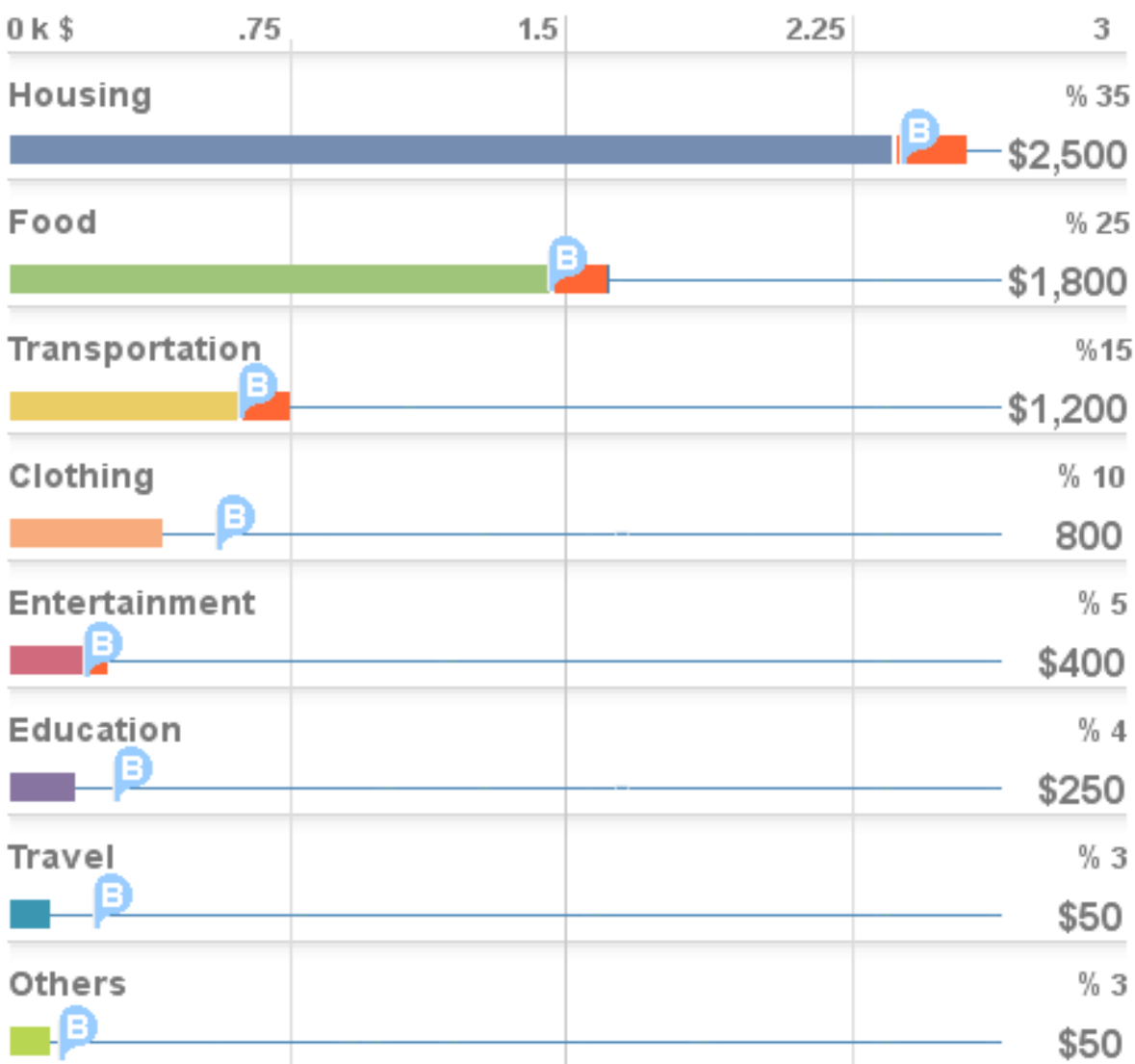
Past Year ▾

Housing Food Transportation Others



This Month ▾ by Products & Services

\$7,000



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April 23 2013

Owen Lenders

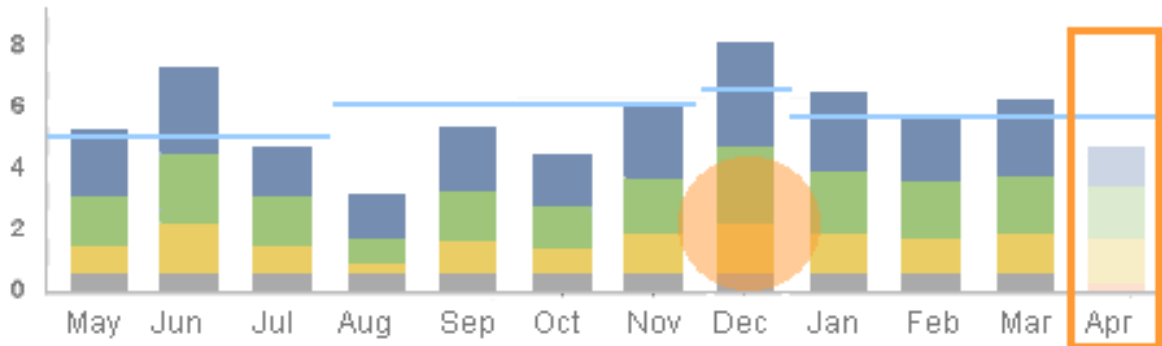


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Amount Spent

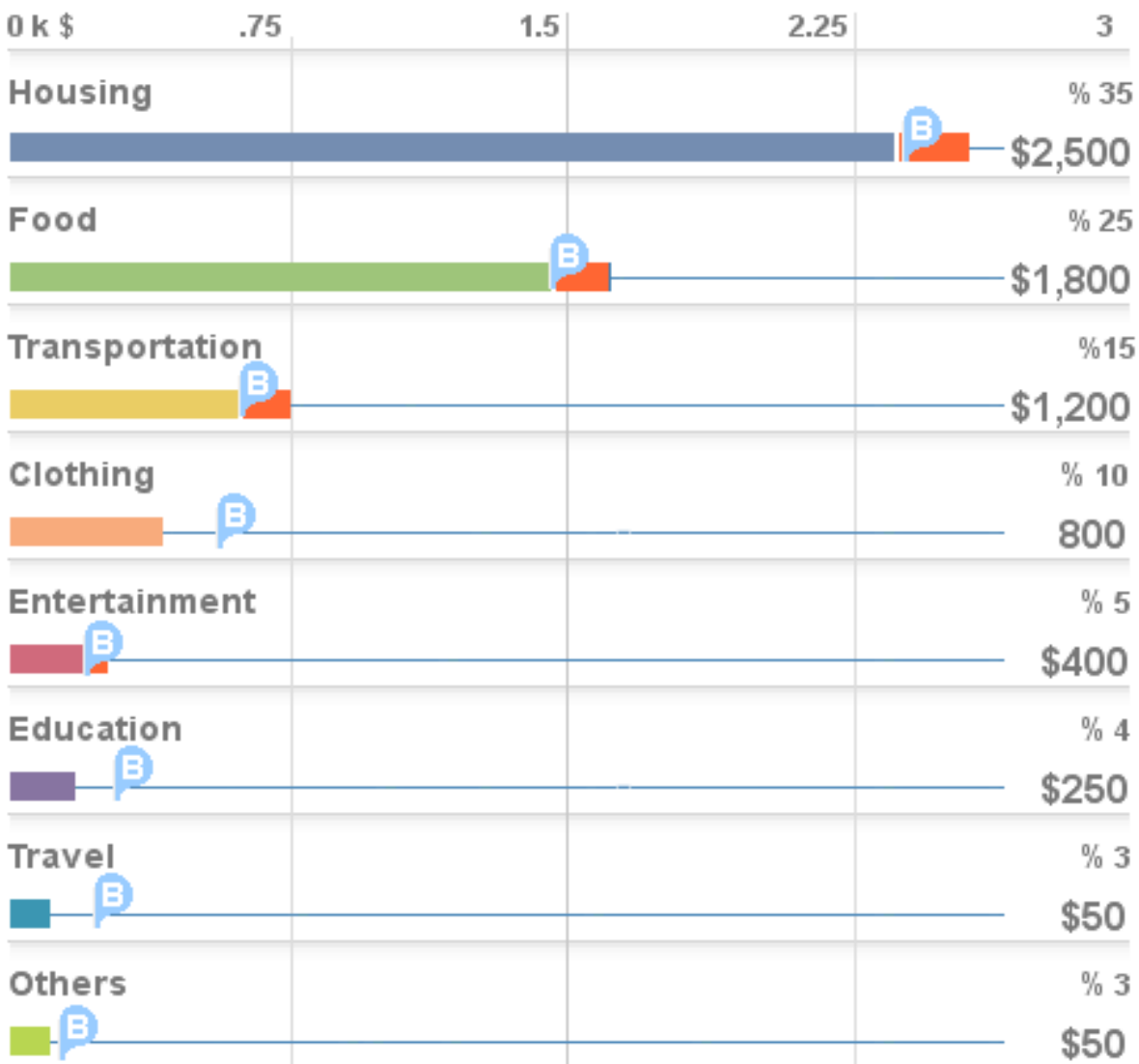
Past Year ▾

Housing Food Transportation Others



This Month ▾ by Products & Services

\$7,000



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April 23 2013

Owen Lenders

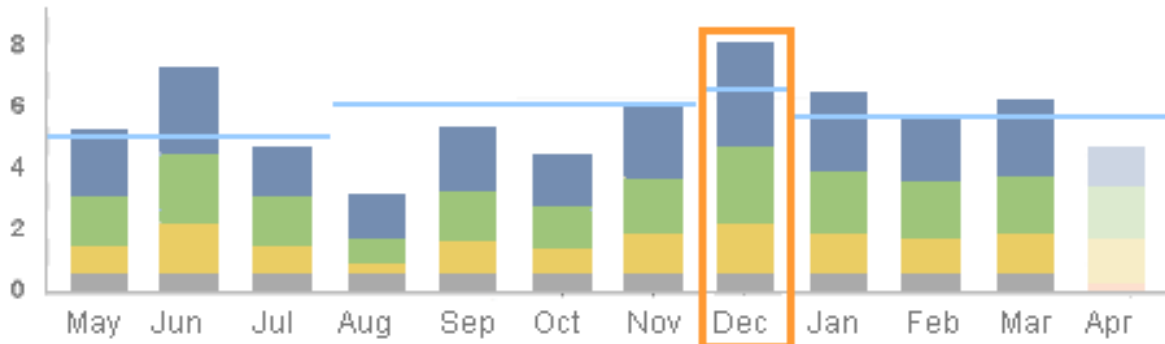


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ by Products & Services

\$7,000

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Housing				% 35
				\$2,500
Food				% 25
				\$1,800
Transportation				% 15
				\$1,200
Clothing				% 10
				800
Entertainment				% 5
				\$400
Education				% 4
				\$250
Travel				% 3
				\$50
Others				% 3
				\$50

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April 23 2013

Owen Lenders

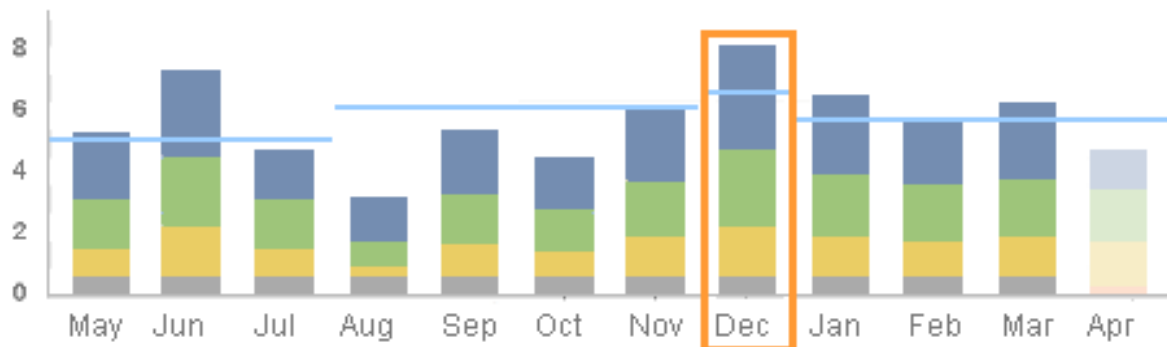


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ by Products & Services

\$7,000

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Entertainment				% 5
				\$400
Education				% 4
				\$250
Travel				% 3
				\$50
Others				% 3
				\$50

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April 23 2013

Owen Lenders

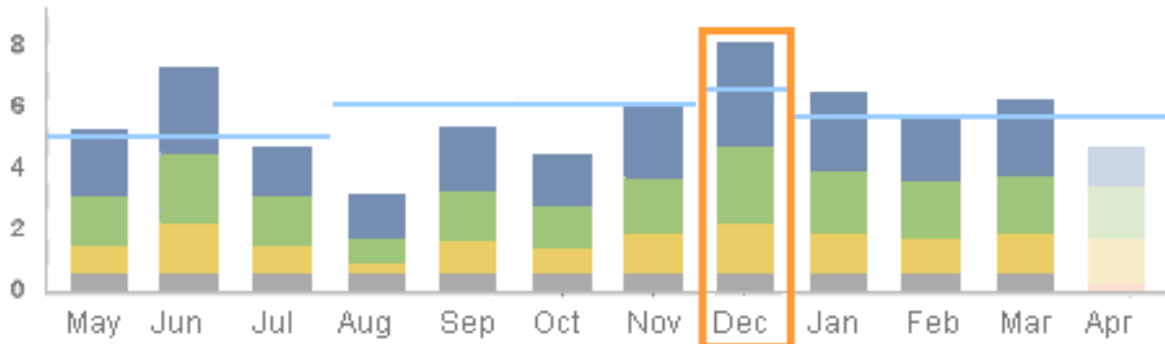


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Amount Spent

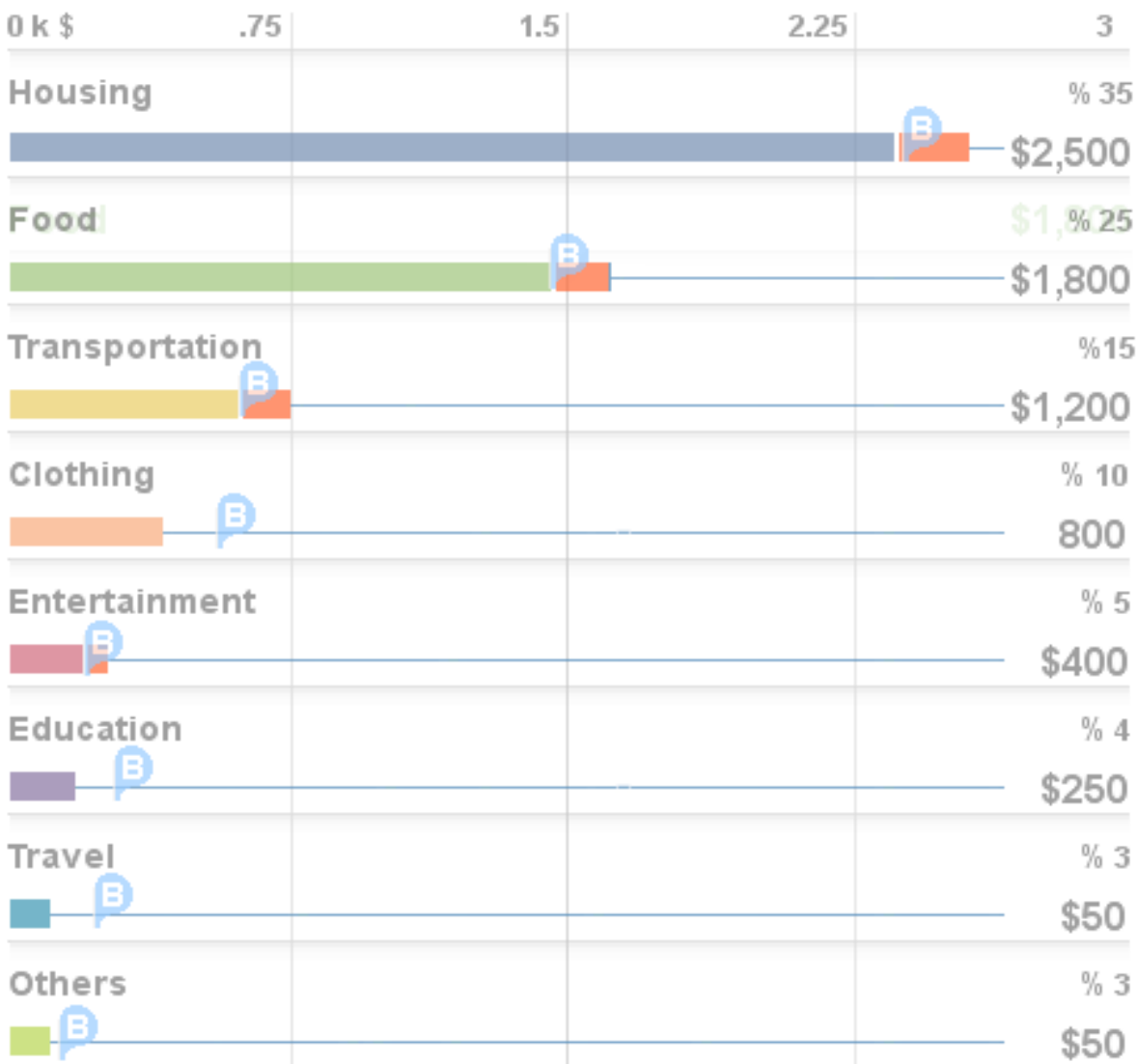
Past Year ▾

Housing Food Transportation Others



December 2012 ▾ by Products & Services

\$7,000



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April 23 2013

Owen Lenders

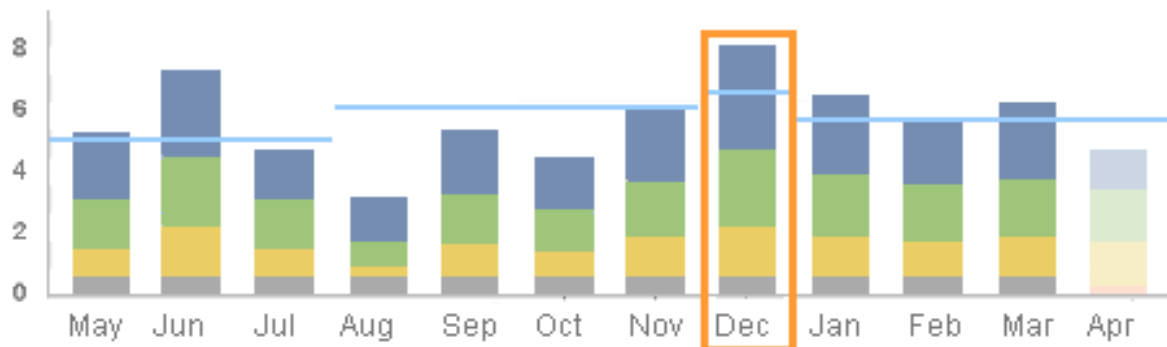


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Amount Spent

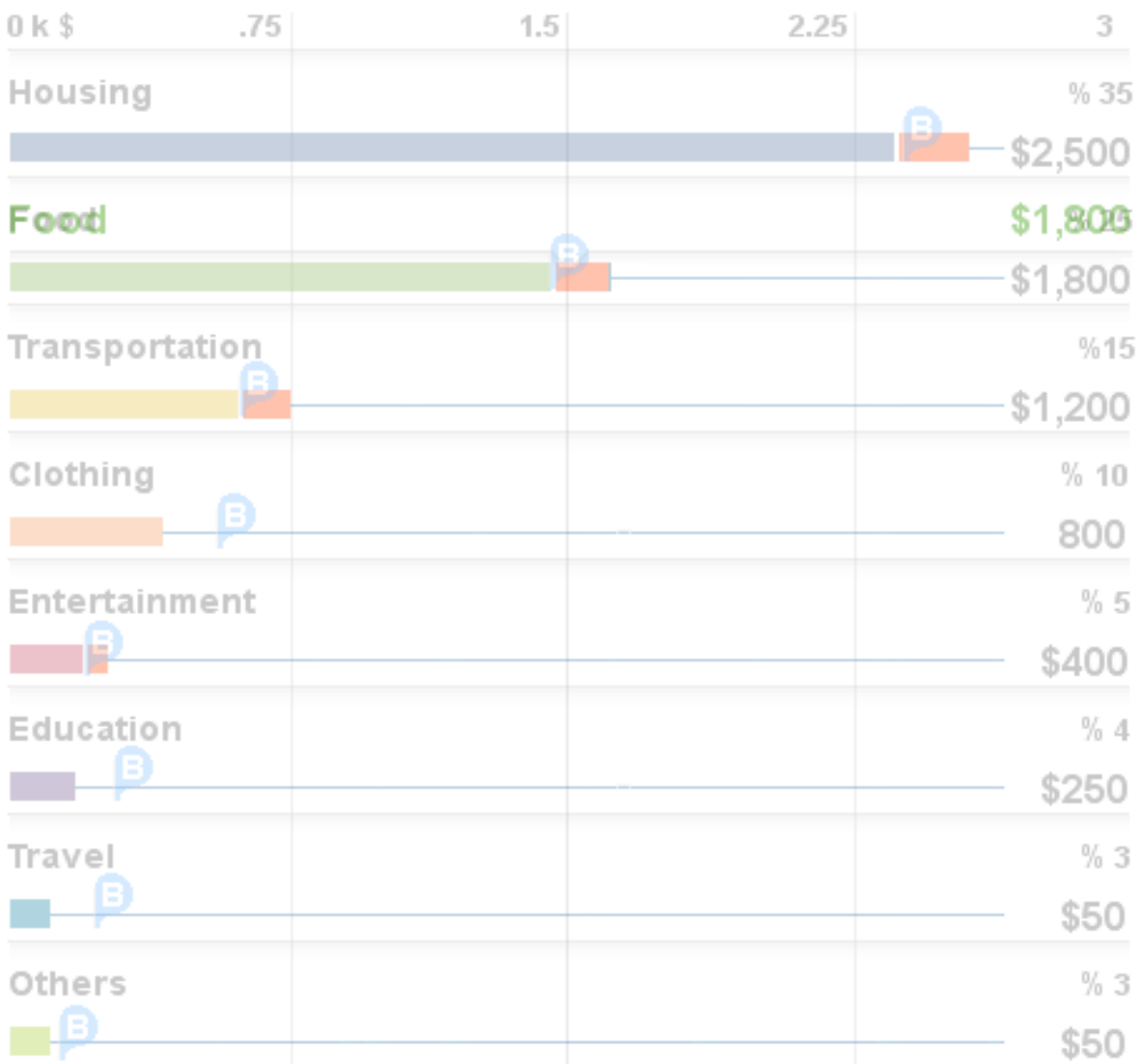
Past Year ▾

Housing Food Transportation Others



December 2012 ▾ by Products & Services

\$7,000



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April 23 2013

Owen Lenders

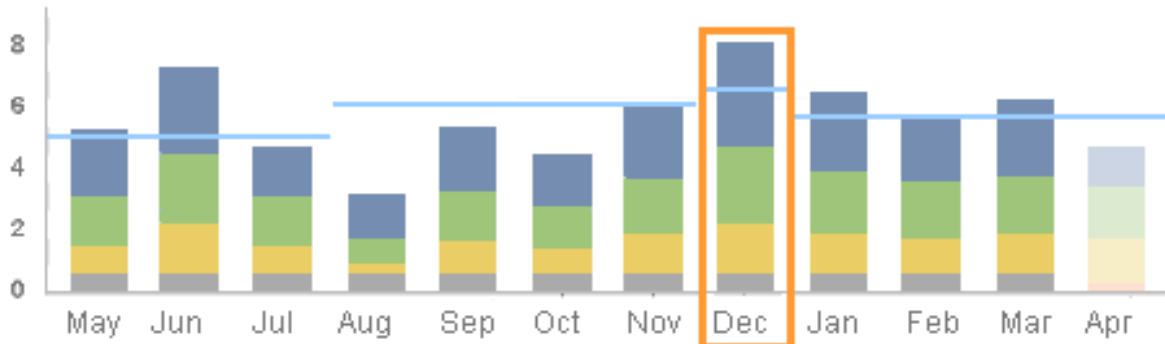


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Amount Spent

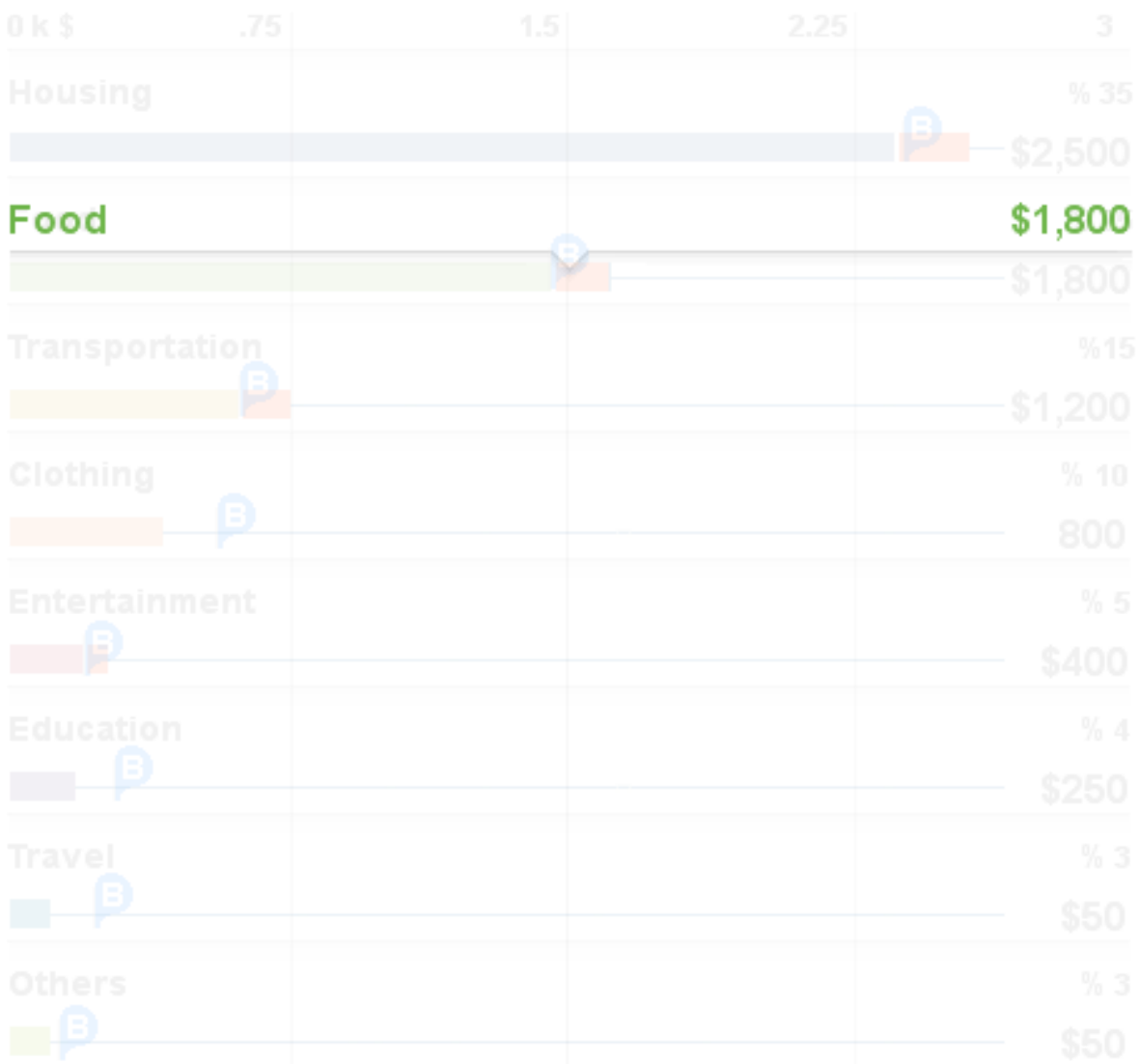
Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾ by Products & Services

\$7,000



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April 23 2013

Owen Lenders

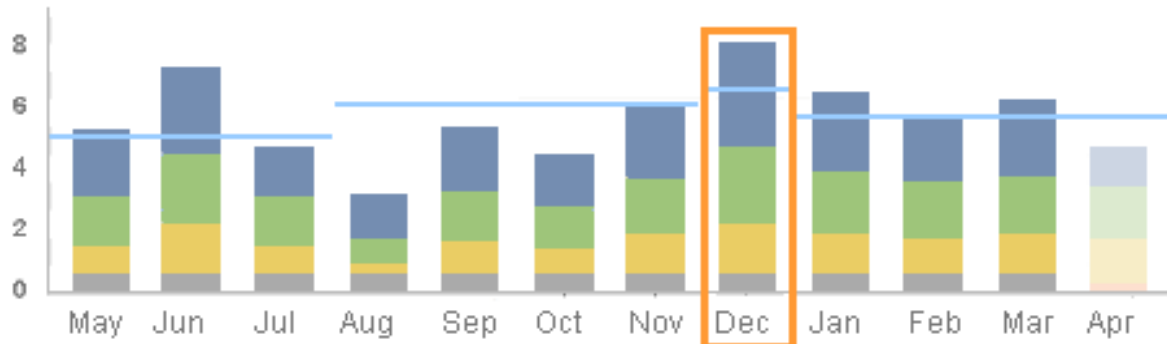


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾ by Products & Services

\$7,000

Food

\$1,800

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April 23 2013

Owen Lenders

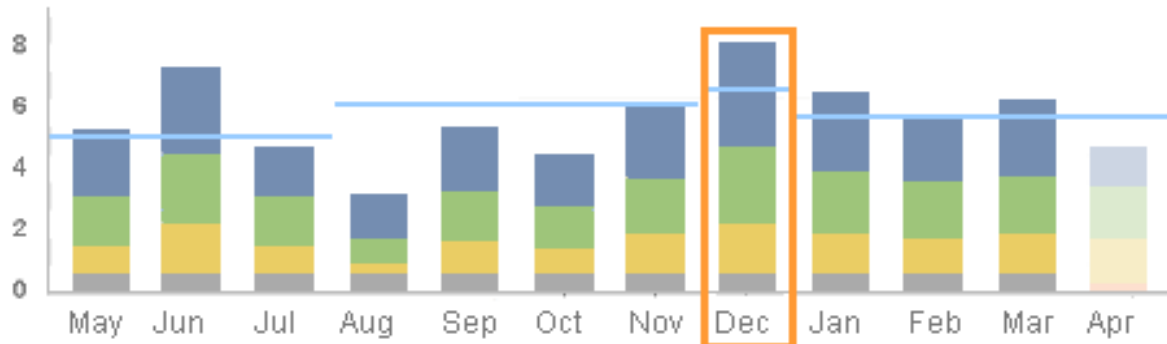


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾ by Products & Services

\$7,000

Food

\$1,800

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spendwell

April 23 2013

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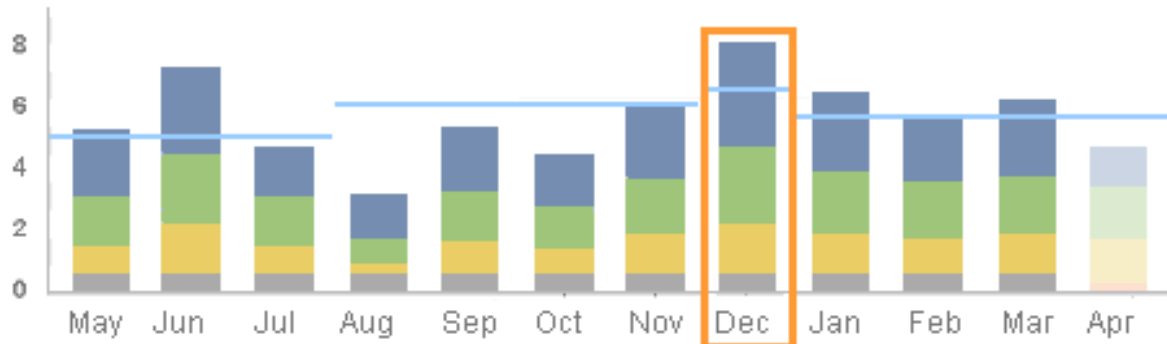


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Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾ by Products & Services

\$7,000

Food

\$1,800

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April 23 2013

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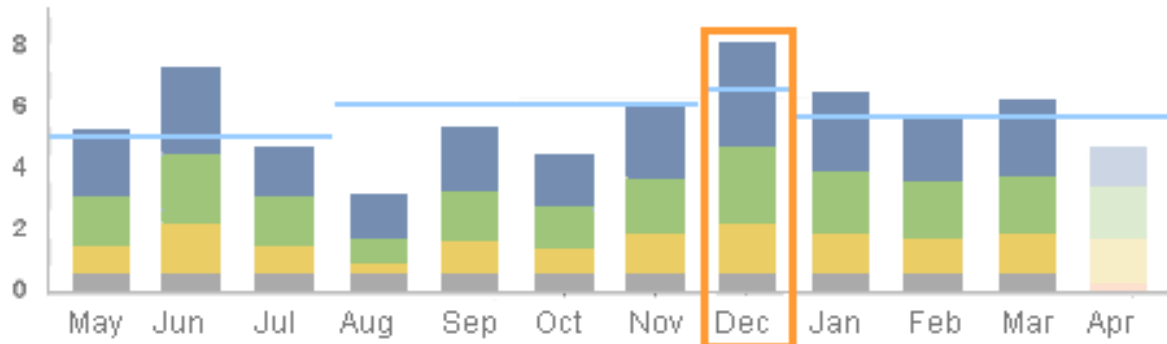


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Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾ by Products & Services

\$7,000

Food

\$1,800

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spendwell

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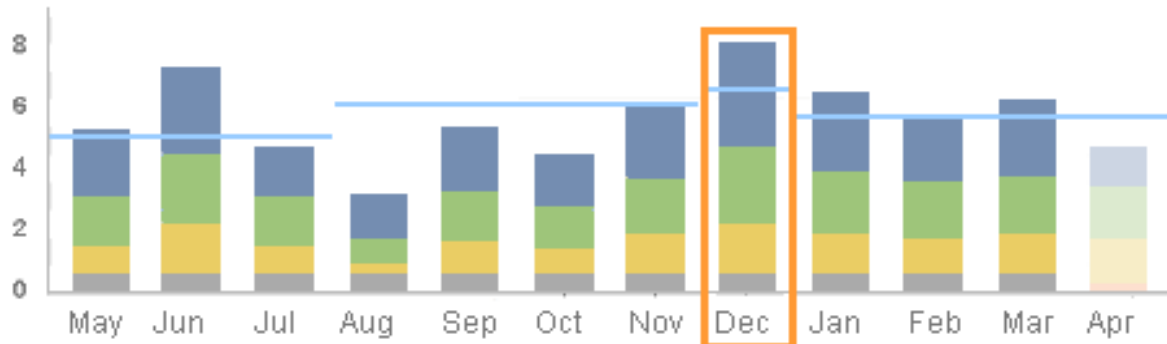


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Amount Spent

Past Year ▼

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▼

\$7,000

Food ▼ by Products & Services

\$1,800

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April 23 2013

Owen Lenders

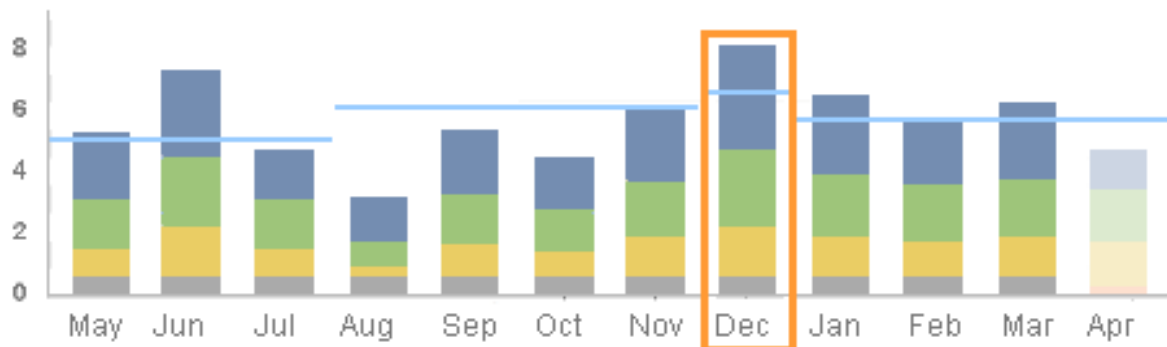


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Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others

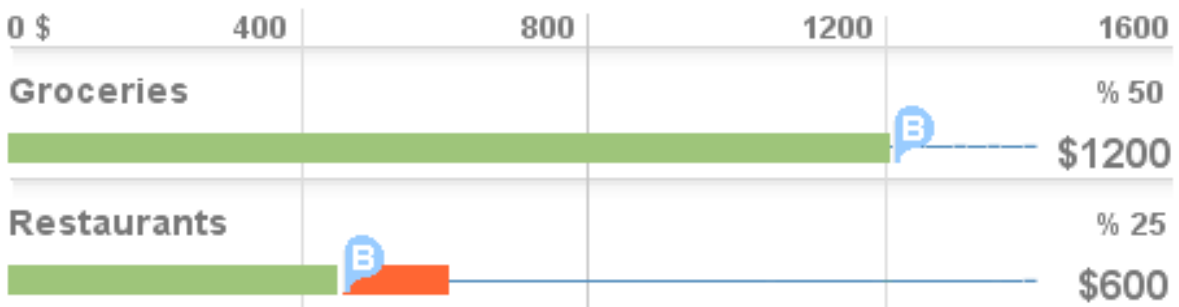


December 2012 ▾

\$7,000

Food ▾ by Products & Services

\$1,800



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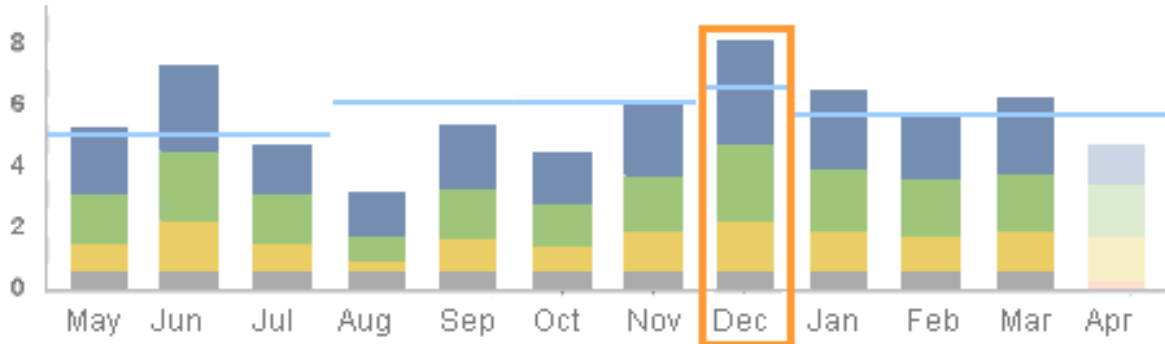


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Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others

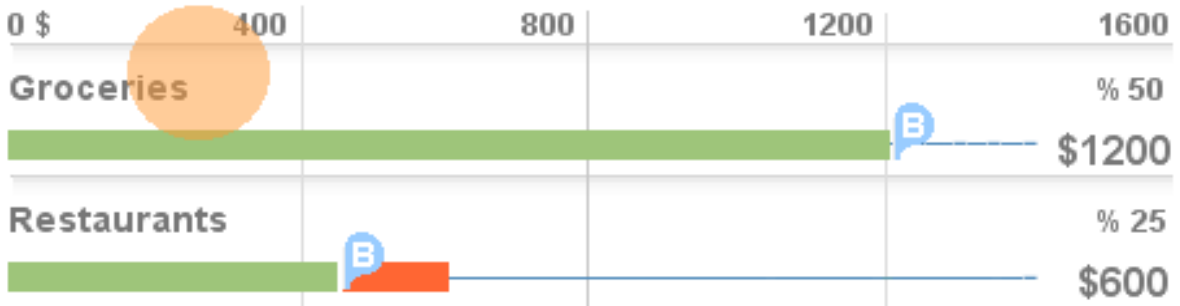


December 2012 ▾

\$7,000

Food ▾ by Products & Services

\$1,800



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April 23 2013

Owen Lenders

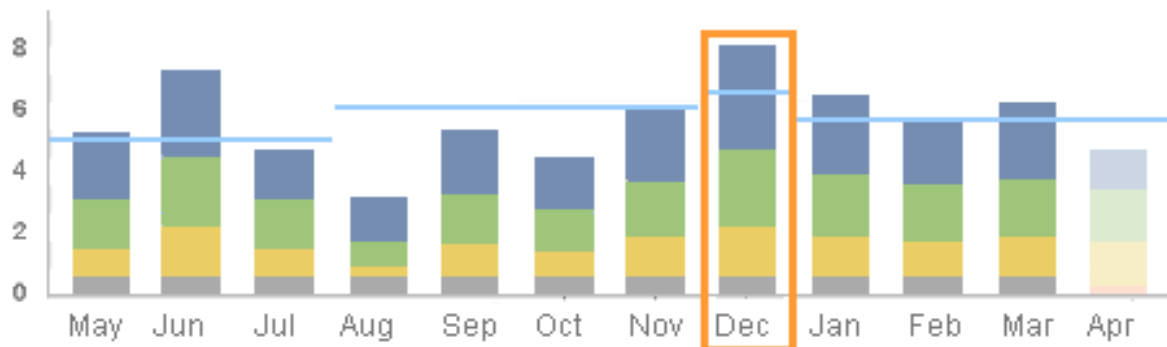


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ **\$7,000**

Food ▾ **\$1,800**

Groceries ▾ by Products & Services **\$1,200**

0 \$ 150 300 450 600

Prepared Foods % 40

\$500

Breads % 18

\$200

Produce % 13

\$150

Snacks % 8

\$100

Meats % 4

\$50

Deliveries % 4

\$50

6 Others... Wines, Liquors, Paper Goods, Dairy, Household... % 13

\$150

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April 23 2013

Owen Lenders

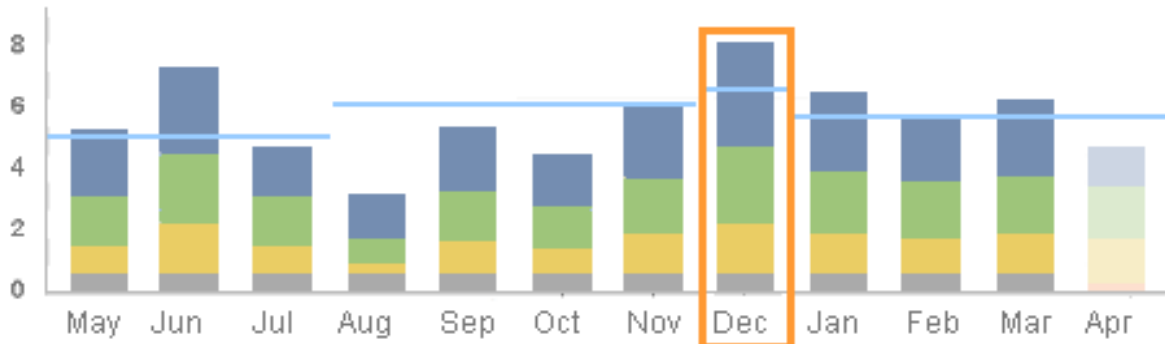


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾

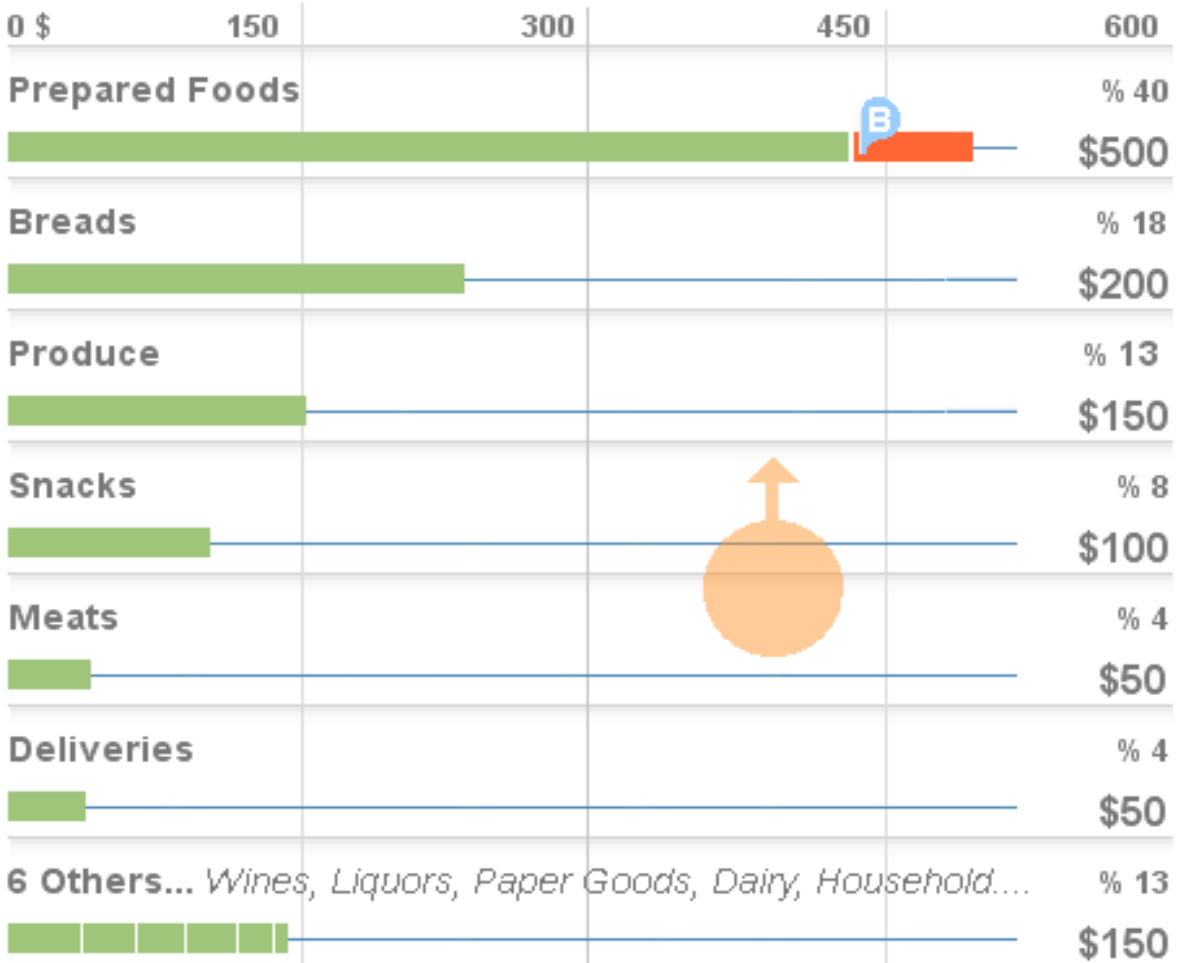
\$7,000

Food ▾

\$1,800

Groceries ▾ by Products & Services

\$1,200



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April 23 2013

Owen Lenders

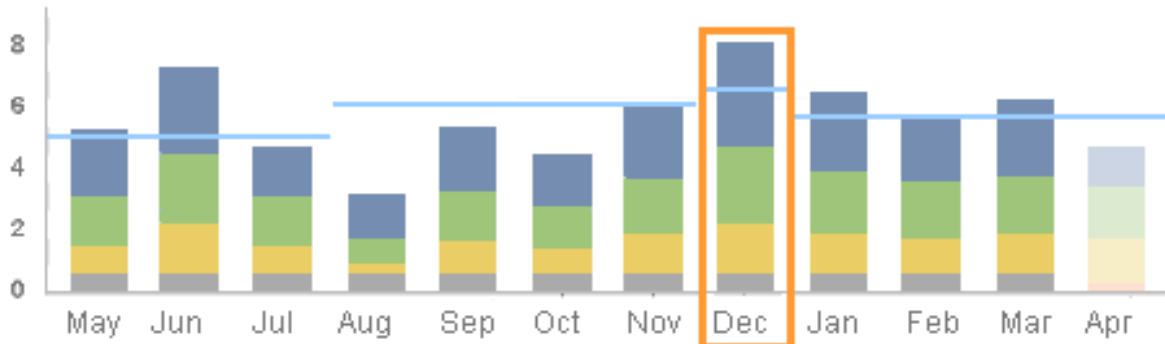


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾

\$7,000

Food ▾

\$1,800

Groceries ▾ by Products & Services

\$1,200

0 \$	150	300	450	600
Breads				% 18
				\$200
Produce				% 13
				\$150
Snacks				% 8
				\$100
Meats				% 4
				\$50
Deliveries				% 4
				\$50
Wines				% 3
				\$45
5 Others... <i>Liquors, Paper Goods, Dairy, Household Items, Pa...</i>				% 10
				\$105



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April 23 2013

Owen Lenders

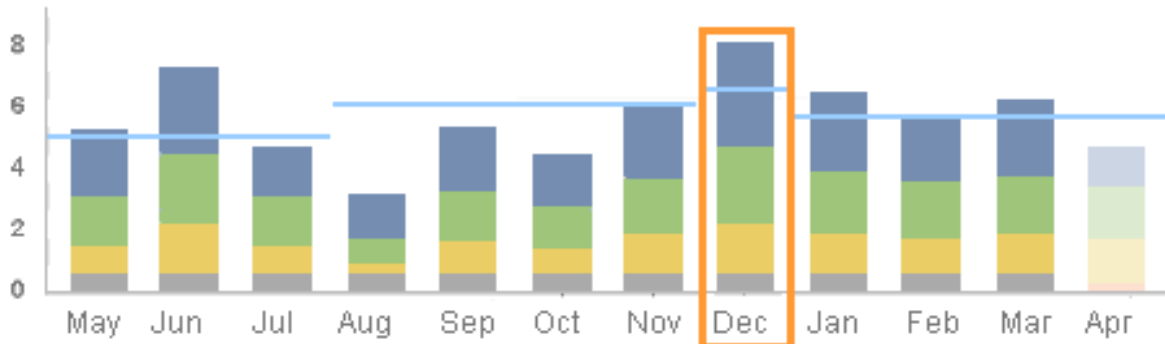


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ **\$7,000**

Food ▾ **\$1,800**

Groceries ▾ by Products & Services **\$1,200**

0 \$	150	300	450	600
Produce				% 13
				\$150
Snacks				% 8
				\$100
Meats				% 4
				\$50
Deliveries				% 4
				\$50
Wines				% 3
				\$45
Liquors				% 3
				\$40
4 Others... Paper Goods, Dairy, Household Items, Party Supplies				% 7
				\$65



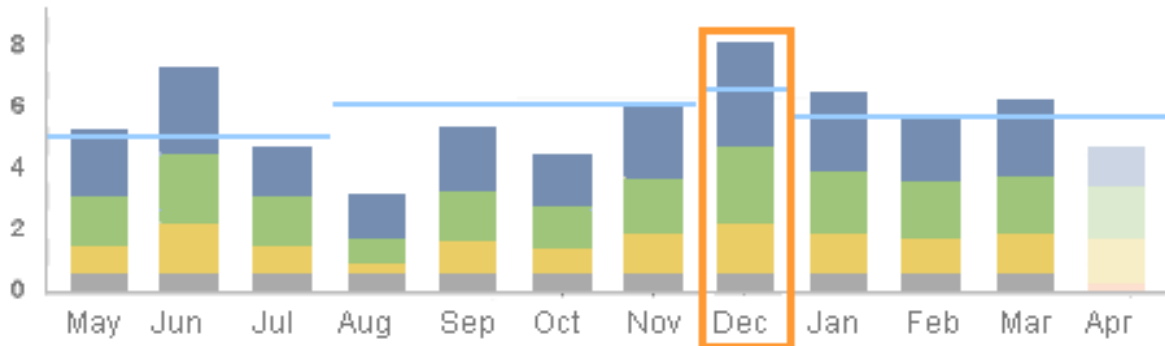


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Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ \$7,000

Food ▾ \$1,800

Groceries ▾ by Products & Services \$1,200

0 \$	150	300	450	600
Snacks				% 8
				\$100
Meats				% 4
				\$50
Deliveries				% 4
				\$50
Wines				% 3
				\$45
Liquors				% 3
				\$40
Paper Goods				% 2
				\$35
3 Others... Dairy, Household Items, Party Supplies				% 5
				\$30



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April 23 2013

Owen Lenders

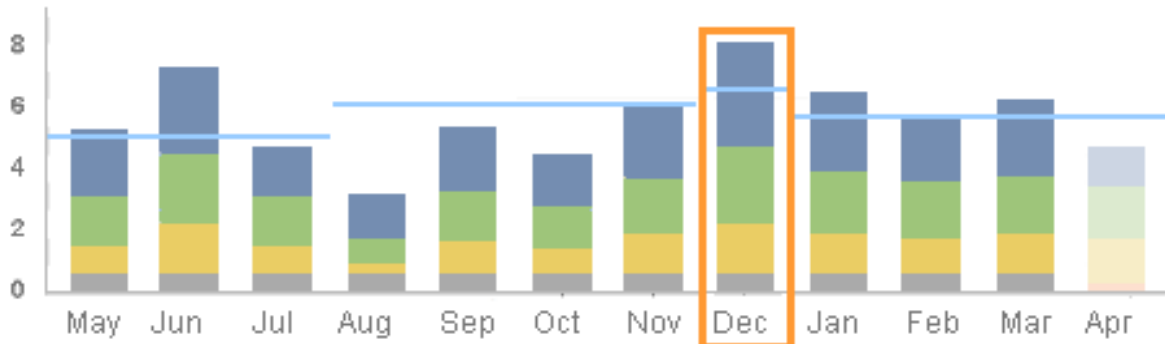


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾

\$7,000

Food ▾

\$1,800

Groceries ▾ by Products & Services

\$1,200

0 \$	150	300	450	600
Meats				% 4
	■			\$50
Deliveries				% 4
	■			\$50
Wines				% 3
	■			\$45
Liquors				% 3
	■			\$40
Paper Goods				% 2
	■			\$35
Dairy				% 2
	■			\$30
2 Others... Household Items, Party Supplies				% 3
	■			\$15

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April 23 2013

Owen Lenders

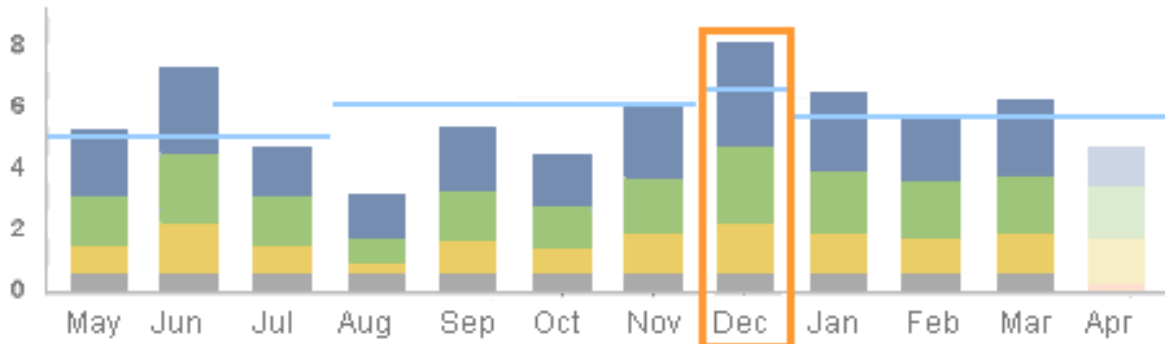


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾

\$7,000

Food ▾

\$1,800

Groceries ▾ by Products & Services

\$1,200

0 \$	150	300	450	600
Deliveries				% 4
				\$50
Wines				% 3
				\$45
Liquors				% 3
				\$40
Paper Goods				% 2
				\$35
Dairy				% 2
				\$30
Household Items				% 2
				\$10
Party Supplies				% 1
				\$5



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April 23 2013

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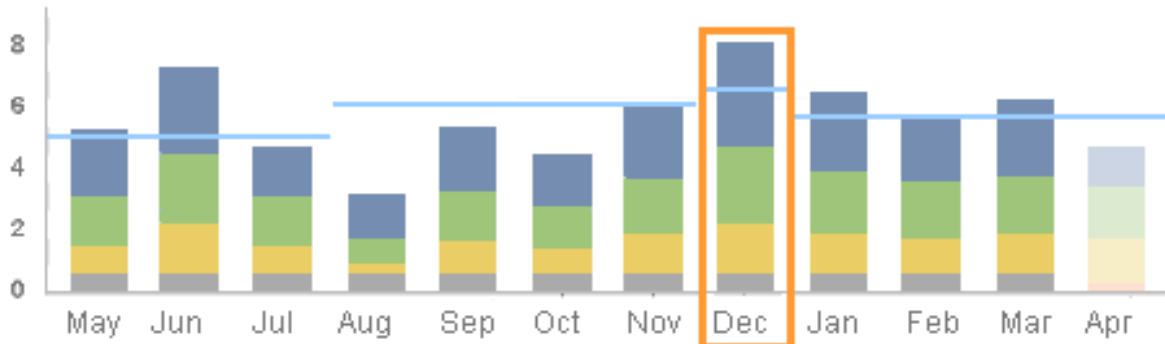


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ **\$7,000**

Food ▾ **\$1,800**

Groceries ▾ by Products & Services **\$1,200**

0 \$	150	300	450	600
Meats				% 4
				\$50
Deliveries				% 4
				\$50
Wines				% 3
				\$45
Liquors				% 3
				\$40
Paper Goods				% 2
				\$35
Dairy				% 2
				\$30
2 Others... Household Items, Party Supplies				% 3
				\$15



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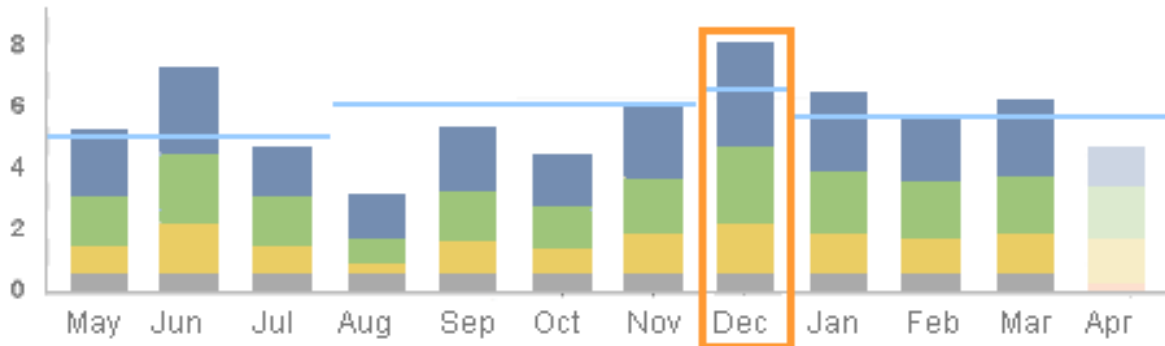


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ **\$7,000**

Food ▾ **\$1,800**

Groceries ▾ by Products & Services **\$1,200**

0 \$	150	300	450	600
Snacks				% 8
				\$100
Meats				% 4
				\$50
Deliveries				% 4
				\$50
Wines				% 3
				\$45
Liquors				% 3
				\$40
Paper Goods				% 2
				\$35
3 Others... Dairy, Household Items, Party Supplies				% 5
				\$30



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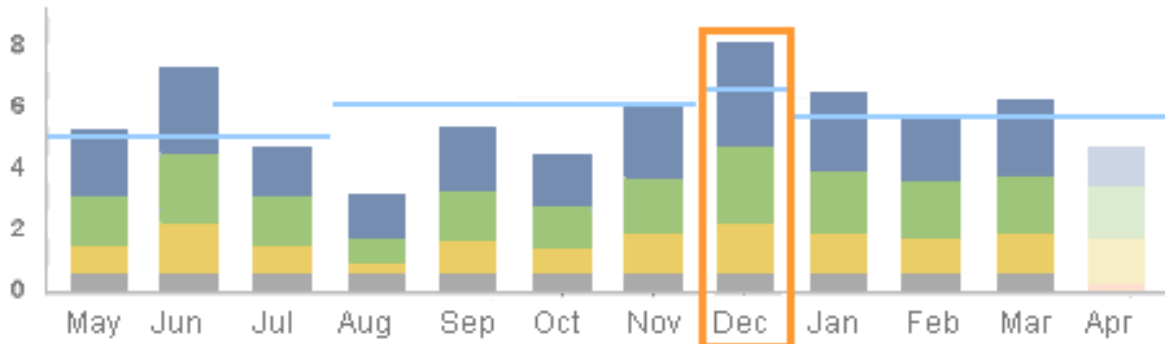


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ **\$7,000**

Food ▾ **\$1,800**

Groceries ▾ by Products & Services **\$1,200**

0 \$	150	300	450	600	
Produce				% 13	
					\$150
Snacks				% 8	
					\$100
Meats				% 4	
					\$50
Deliveries				% 4	
					\$50
Wines				% 3	
					\$45
Liquors				% 3	
					\$40
4 Others... Paper Goods, Dairy, Household Items, Party Supplies				% 7	
					\$65



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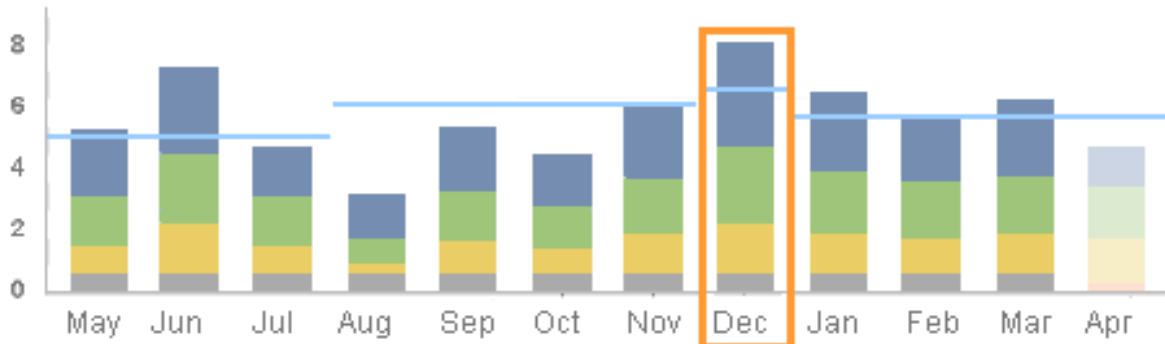


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾

\$7,000

Food ▾

\$1,800

Groceries ▾ by Products & Services

\$1,200

0 \$	150	300	450	600
Breads				% 18
				\$200
Produce				% 13
				\$150
Snacks				% 8
				\$100
Meats				% 4
				\$50
Deliveries				% 4
				\$50
Wines				% 3
				\$45
5 Others... <i>Liquors, Paper Goods, Dairy, Household Items, Pa...</i>				% 10
				\$105



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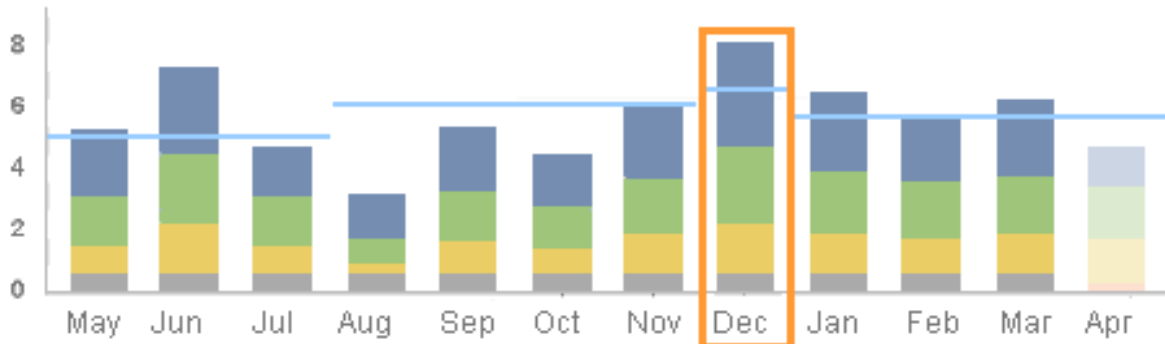


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▼

Housing Food Transportation Others



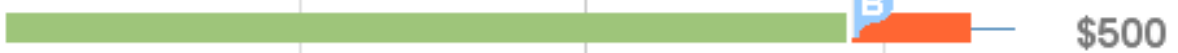
December 2012 ▼ \$7,000

Food ▼ \$1,800

Groceries ▼ by Products & Services \$1,200

0 \$ 150 300 450 600

Prepared Foods % 40



Breads % 18



Produce % 13



Snacks % 8



Meats % 4



Deliveries % 4



6 Others... *Wines, Liquors, Paper Goods, Dairy, Household...* % 13



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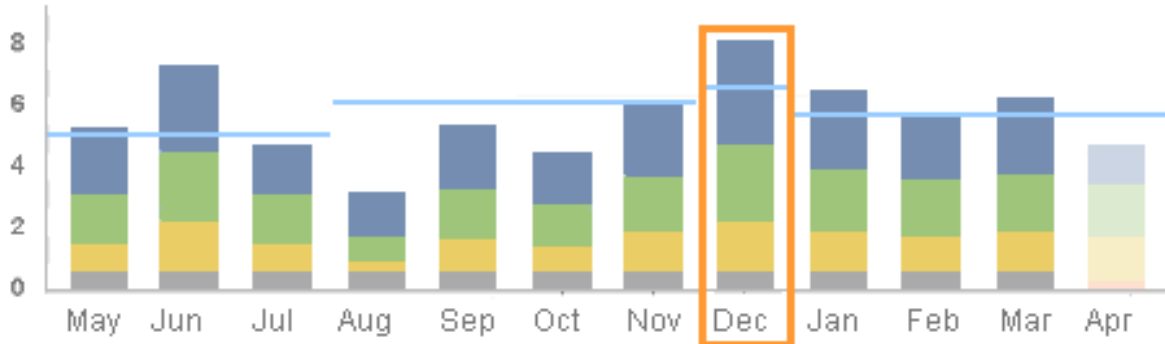


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼

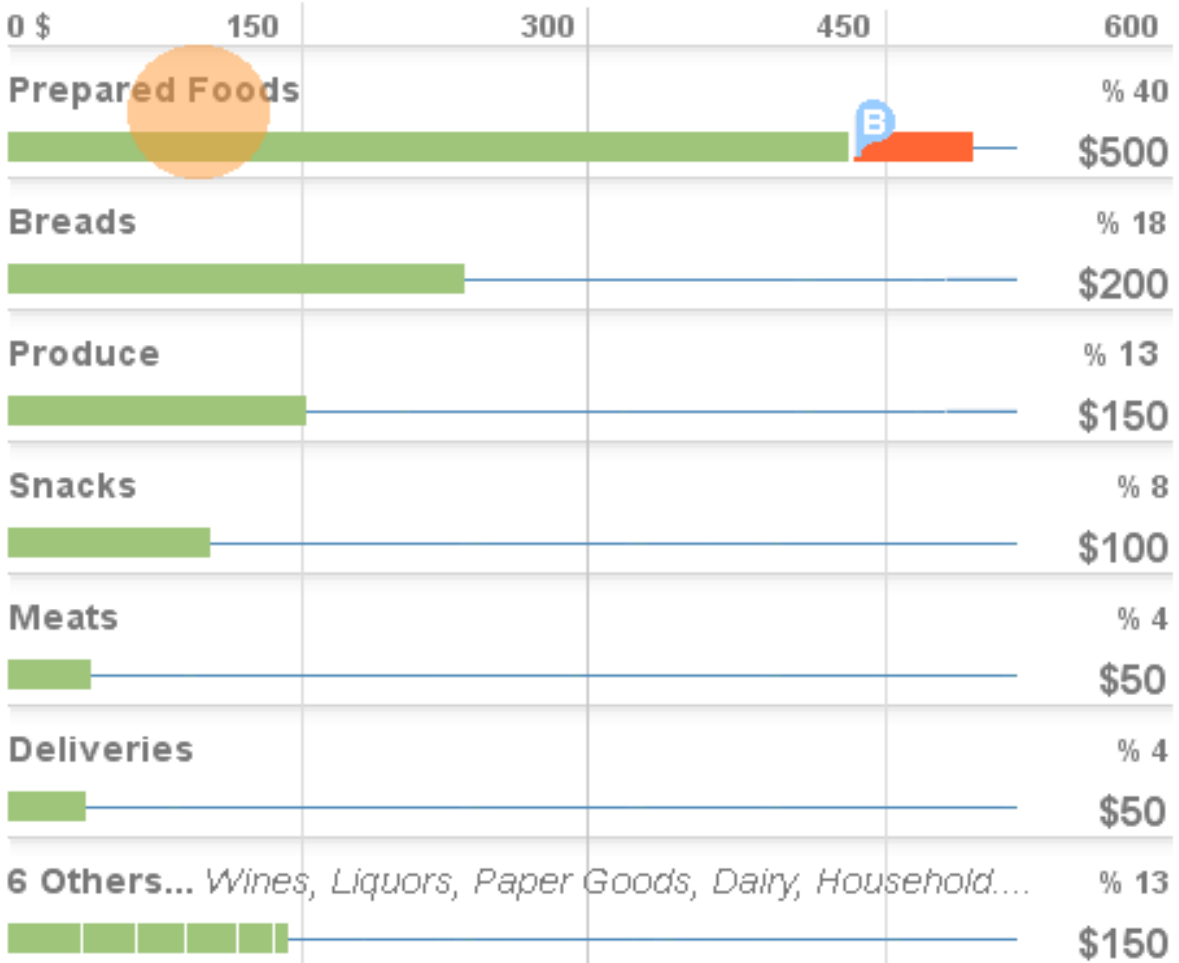
\$7,000

Food ▼

\$1,800

Groceries ▼ by Products & Services

\$1,200



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spendwell

April 23 2013

Owen Lenders

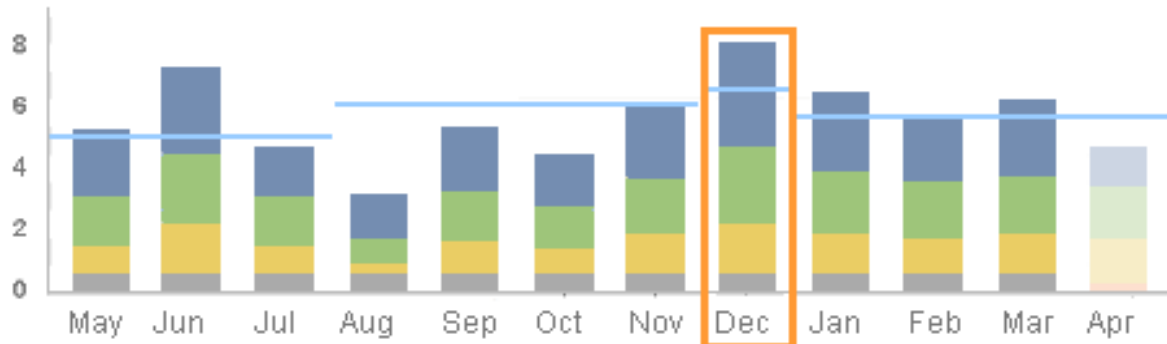


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



December 2012 ▾

\$7,000

Food ▾

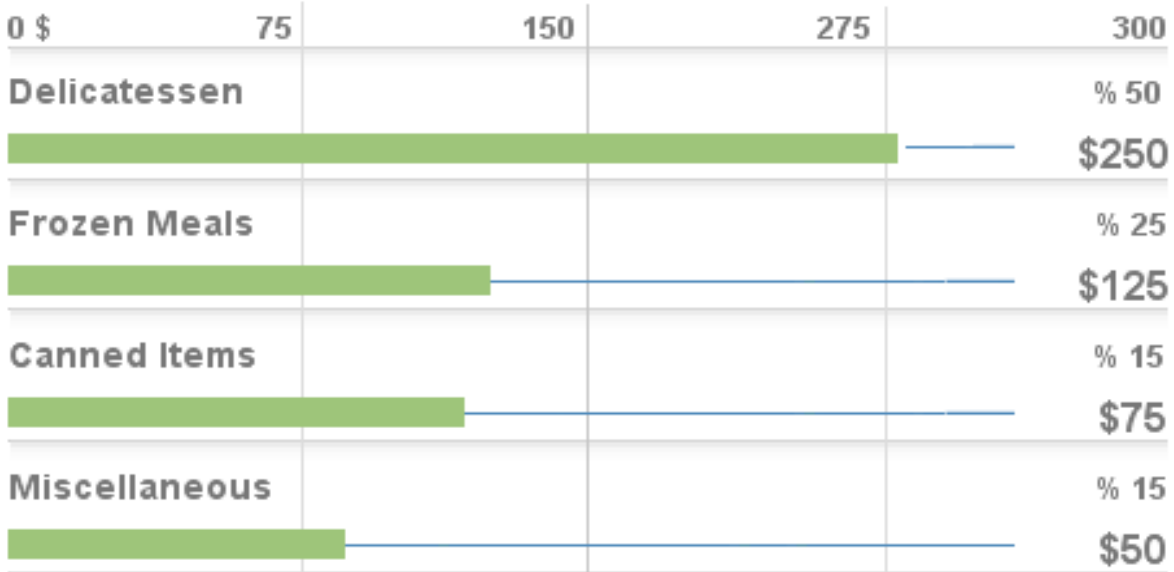
\$1,800

Groceries ▾

\$1,200

Prepared Foods ▾ by Products & Services

\$500



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spendwell

April 23 2013

Owen Lenders

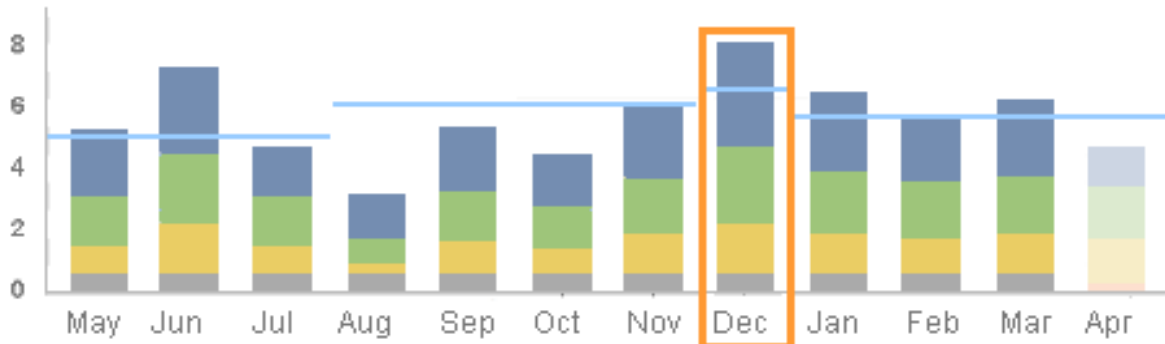


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼ \$7,000

Food ▼ \$1,800

Groceries ▼ \$1,200

Prepared Foods ▼ by Products & Services \$500

0 \$	75	150	275	300
Delicatessen				% 50
				\$250
Frozen Meals				% 25
				\$125
Canned Items				% 15
				\$75
Miscellaneous				% 15
				\$50

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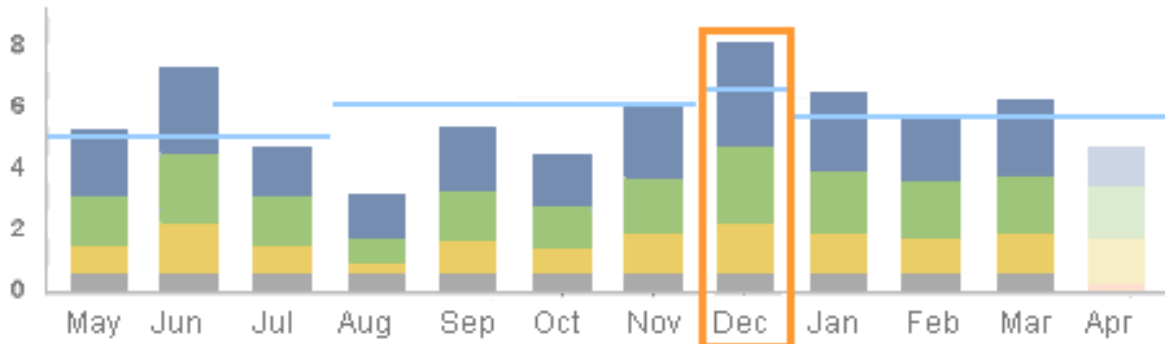


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼ **\$7,000**

Food ▼ **\$1,800**

Groceries ▼ **\$1,200**

Prepared Foods ▼ **\$500**

Delicatessen ▼ by Merchant **\$250**

0 \$ 15 30 45 60

SAFEWAY % 20

\$45

Whole Foods % 10

\$25

% 4

\$12

Berkeley Bowl % 4

\$10

Monterrey Market % 2

\$8

14 Others... (Avg) *Sam's Deli, Saul's, Kvetchup, Matzo Fast ...* % 60

\$150

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April 23 2013

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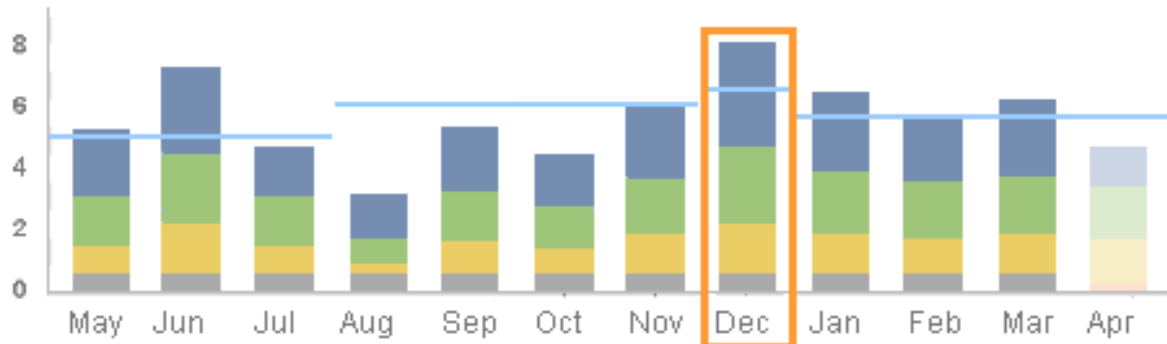


by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼ **\$7,000**

Food ▼ \$1,800

Groceries ▼ \$1,200

Prepared Foods ▼ \$500

Delicatessen ▼ by Merchant \$250

0 \$ 15 30 45 60

SAFeway % 20

\$45

Whole Foods % 10

\$25

Andronico's % 4

\$12

Berkeley Bowl % 4

\$10

Monterrey Market % 2

\$8

14 Others... (Avg) Sam's Deli, Saul's, Kvetchup, Matzo Fast ... % 60

\$150

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April 23 2013

Owen Lenders



by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



Hearty choices and hefty savings.

Meat & Cheese Tray
Includes smoked turkey, honey ham and roast beef with Swiss, Colby jack and pepper jack cheeses. Served with a center cup of olives and garnished with cherry tomatoes.

18" Large, almost 7 lbs. of meat and cheese (serves 20-25) Every Day, \$38



Item + delivery + Tax : \$45

Food
Groceries
Prepared Food
Delicatessen

December 23 2012



Tag ... Save to... Order Close

Monterrey Market		% 2
<div style="width: 20%; height: 10px; background-color: green;"></div>		\$8
14 Others... (Avg) Sam's Deli, Saul's, Kvetchup, Matzo Fast ...		% 60
<div style="width: 20%; height: 10px; background-color: green;"></div>		\$150

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April 23 2013

Owen Lenders



by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▼

■ Housing ■ Food ■ Transportation ■ Others





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Item + delivery + Tax : **\$45**

Food
Groceries
Prepared Food
Delicatessen

December 23 2012



Tag ...

Save to....

Order

Close

Monterrey Market



% 2

\$8

14 Others... (Avg) *Sam's Deli, Saul's, Kvetchup, Matzo Fast ...*



% 60

\$150

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April 23 2013

Owen Lenders



by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▼

■ Housing ■ Food ■ Transportation ■ Others



Hearty choices and hefty savings.

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Item + delivery + Tax : \$45

Food
Groceries
Prepared Food
Delicatessen

December 23 2012



Tag ...

Must Have
Should Have
Luxury
Wish

Order

Close

Monterrey Market



% 2

\$8

14 Others... (Avg) Sam's Deli, Saul's, Kvetchup, Matzo Fast ...



% 60

\$150

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April 23 2013

Owen Lenders



by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



Hearty choices and hefty savings.

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18" Large, almost 7 lbs. of meat and cheese (serves 20-25) Every Day, \$38



Item + delivery + Tax : **\$45**

Food

December 23 2012

Groceries

Prepared Food

Delicatessen

Entertainment



Tag ...

Must Have
Should Have
Luxury
Wish

Order

Close

Monterrey Market



% 2

\$8

14 Others... (Avg) Sam's Deli, Saul's, Kvetchup, Matzo Fast ...



% 60

\$150

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April 23 2013

Owen Lenders



by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▾

■ Housing ■ Food ■ Transportation ■ Others



Hearty choices and hefty savings.

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Includes smoked turkey, honey ham and roast beef with Swiss, Colby jack and pepper jack cheeses. Served with a center cup of olives and garnished with cherry tomatoes.

18" Large, almost 7 lbs. of meat and cheese (serves 20-25) Every Day, \$38



Item + delivery + Tax : \$45

- Food
- ◀ Groceries
- Prepared Food
- Delicatessen
- E Entertainment

December 23 2012



Tag Save to.... Order Close

Monterrey Market		% 2
<div style="width: 20%; height: 10px; background-color: green;"></div>		\$8
14 Others... (Avg) Sam's Deli, Saul's, Kvetchup, Matzo Fast ...		% 60
<div style="width: 20%; height: 10px; background-color: green;"></div>		\$150

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April 23 2013

Owen Lenders



by: **Products & Services** Expense Types Merchants More...

Amount Spent

Past Year ▼

■ Housing ■ Food ■ Transportation ■ Others



Hearty choices and hefty savings.

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18" Large, almost 7 lbs. of meat and cheese (serves 20-25) Every Day, \$38



Item + delivery + Tax : \$45

- Food
- ◀ Groceries
- Prepared Food
- Delicatessen
- Entertainment

December 23 2012



Tag ... Save to ... Order

Close

Monterrey Market



% 2

\$8

14 Others... (Avg) Sam's Deli, Saul's, Kvetchup, Matzo Fast ...



% 60

\$150

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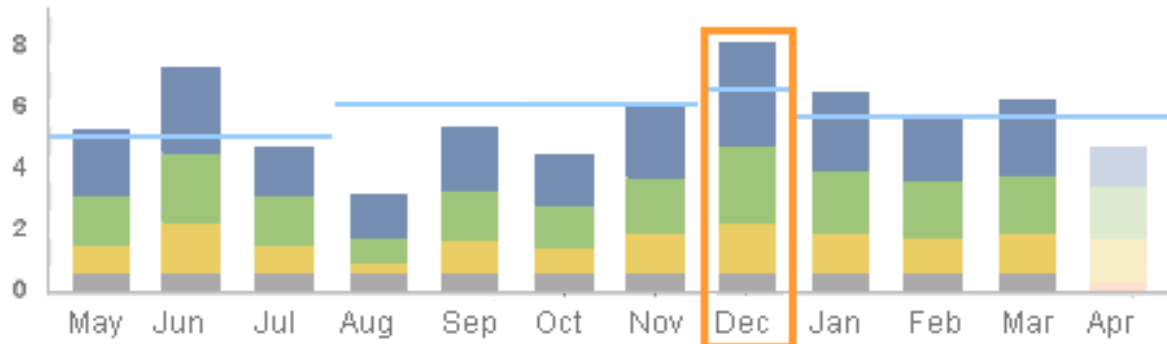


More... Expense Types Merchants Budget **B** You Decide

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼ \$7,000

Food ▼ \$1,800

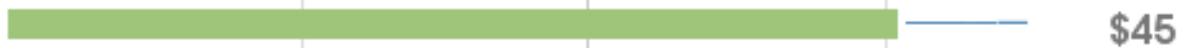
Groceries ▼ \$1,200

Prepared Foods ▼ \$500

Delicatessen ▼ by Merchant \$250

0 \$ 15 30 45 60

SAFEWAY  % 20

 \$45

Whole Foods % 10

 \$25

 % 4

 \$12

Berkeley Bowl % 4

 \$10

Monterrey Market % 2

 \$8

14 Others... (Avg) *Sam's Deli, Saul's, Kvetchup, Matzo Fast ...* % 60

 \$150

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April 23 2013

Owen Lenders

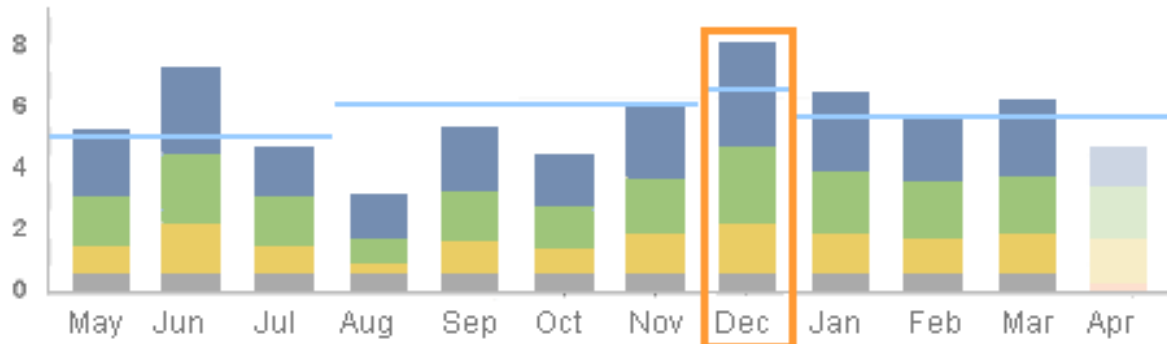


More... Expense Types Merchants Budget **B** You Decide

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼ \$7,000

Food ▼ \$1,800

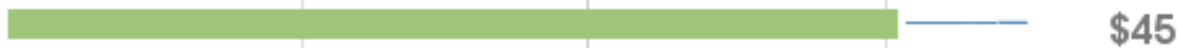
Groceries ▼ \$1,200

Prepared Foods ▼ \$500

Delicatessen ▼ by Merchant \$250

0 \$ 15 30 45 60

SAFEWAY  % 20

 \$45

Whole Foods % 10

 \$25

 % 4

 \$12

Berkeley Bowl % 4

 \$10

Monterrey Market % 2

 \$8

14 Others... (Avg) *Sam's Deli, Saul's, Kvetchup, Matzo Fast ...* % 60

 \$150



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April 23 2013

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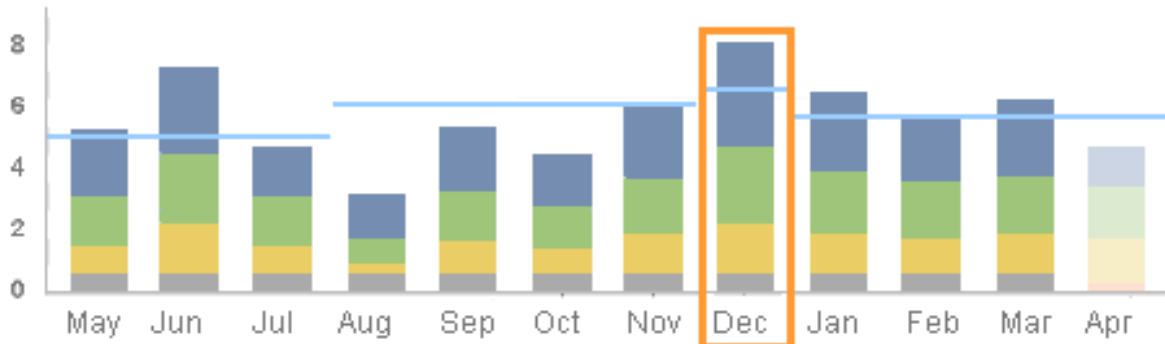


More... Expense Types Merchants Budget **B** You Decide

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼ \$7,000

Food ▼ \$1,800

Groceries ▼ \$1,200

Prepared Foods ▼ \$500

Delicatessen ▼ by Merchant \$250

0 \$ 15 30 45 60

Whole Foods % 10

\$25

% 4

\$12

Berkeley Bowl % 4

\$10

Monterrey Market % 2

\$8

Sam's Deli % 2

\$8

13 Others... (Avg) *Saul's, Kvetchup, Matzo Fast, TJ's, Fat Albert.* % 58

\$142



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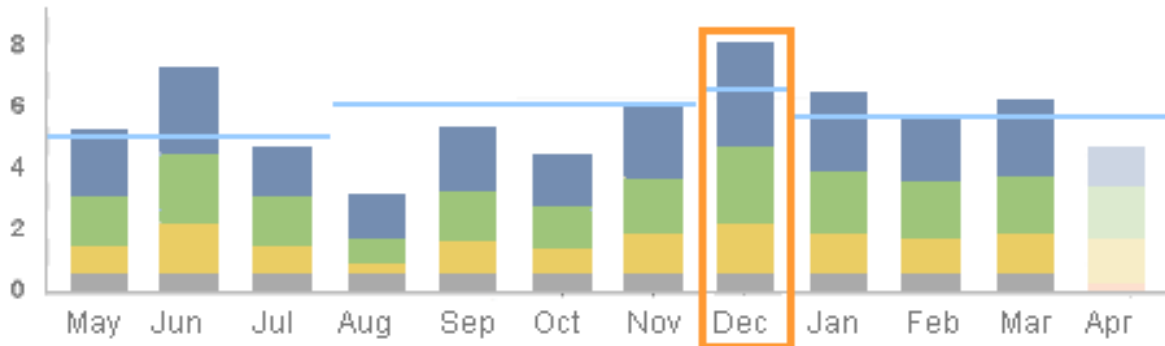


More... Expense Types Merchants Budget **B** You Decide

Amount Spent

Past Year ▼

Housing Food Transportation Others



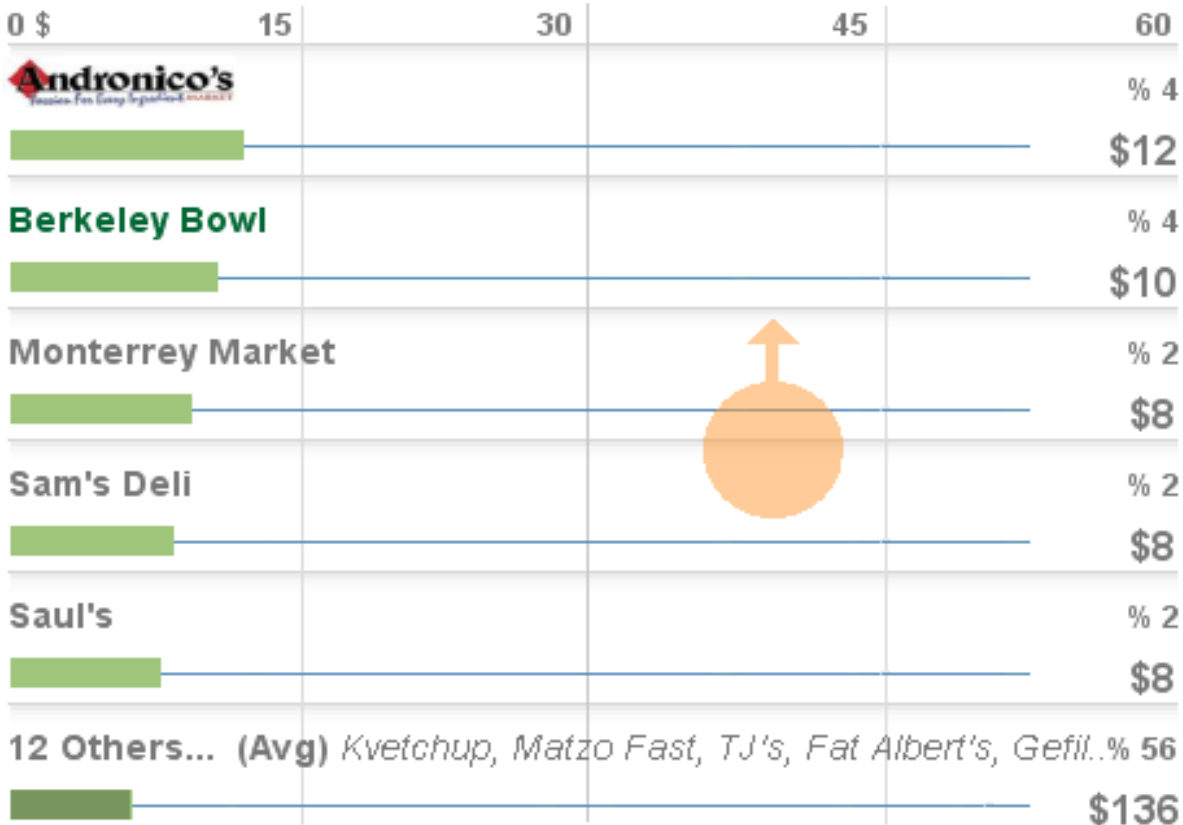
December 2012 ▼ \$7,000

Food ▼ \$1,800

Groceries ▼ \$1,200

Prepared Foods ▼ \$500

Delicatessen ▼ by Merchant \$250



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April 23 2013

Owen Lenders

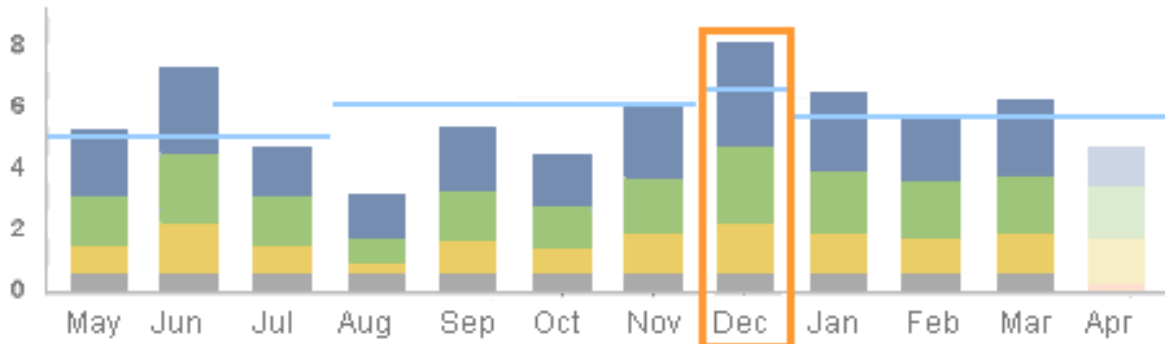


More... Expense Types Merchants Budget **B** You Decide

Amount Spent

Past Year ▼

Housing Food Transportation Others



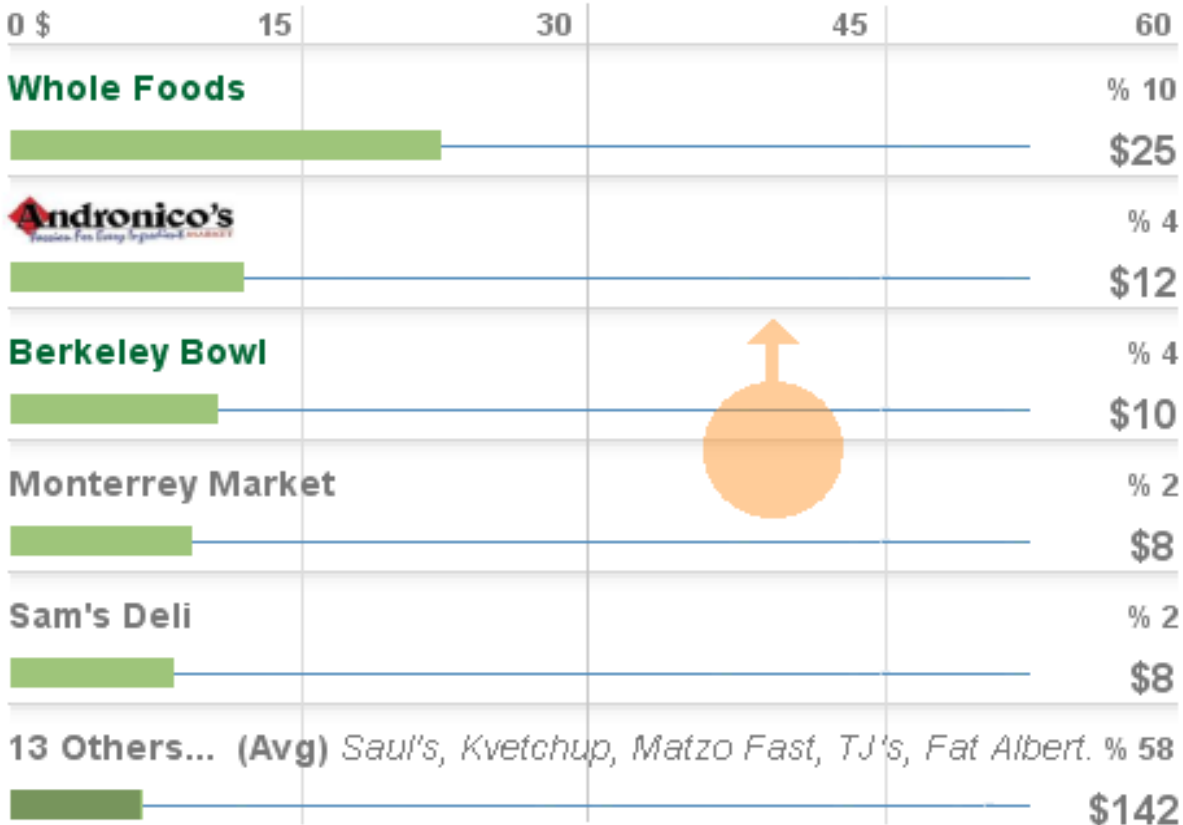
December 2012 ▼ \$7,000

Food ▼ \$1,800

Groceries ▼ \$1,200

Prepared Foods ▼ \$500

Delicatessen ▼ by Merchant \$250



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April 23 2013

Owen Lenders

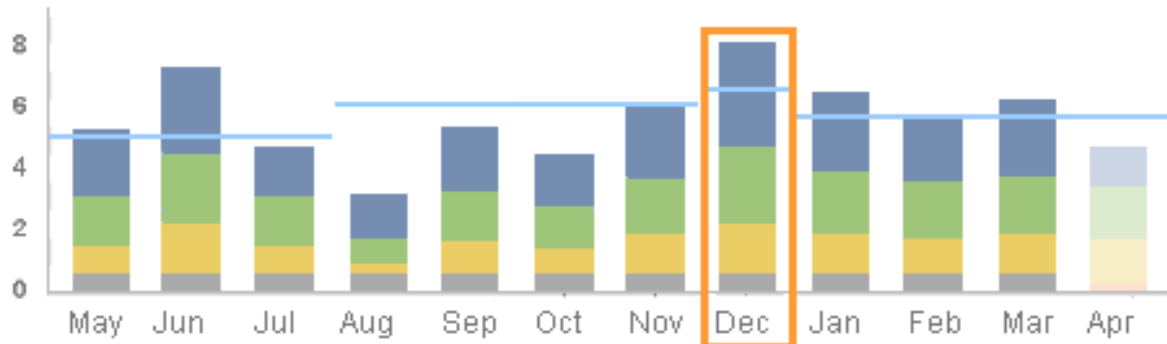


More... Expense Types Merchants Budget **B** You Decide

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼ \$7,000

Food ▼ \$1,800

Groceries ▼ \$1,200

Prepared Foods ▼ \$500

Delicatessen ▼ by Merchant \$250

0 \$ 15 30 45 60

SAFEWAY % 20

\$45

Whole Foods % 10

\$25

% 4

\$12

Berkeley Bowl % 4

\$10

Monterrey Market % 2

\$8

14 Others... (Avg) Sam's Deli, Saul's, Kvetchup, Matzo Fast ... % 60

\$150

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April 23 2013

Owen Lenders

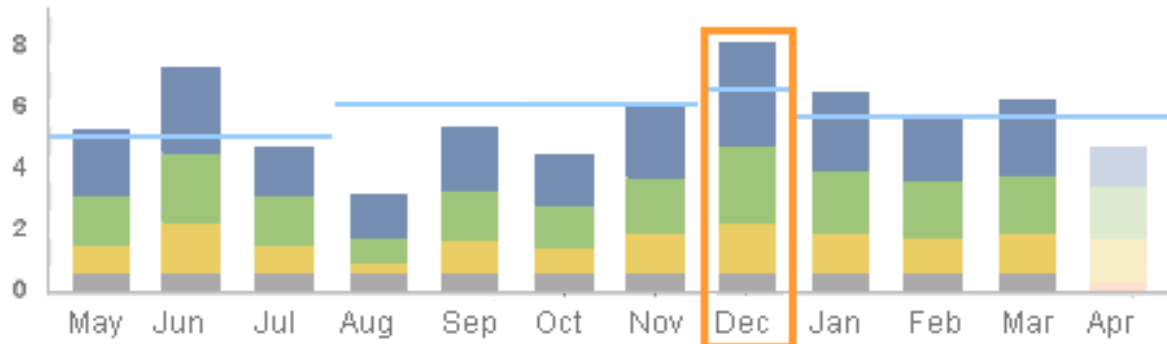


More... Expense Types Merchants **Budget** You Decide

Amount Spent

Past Year ▼

Housing Food Transportation Others



December 2012 ▼ \$7,000

Food ▼ \$1,800

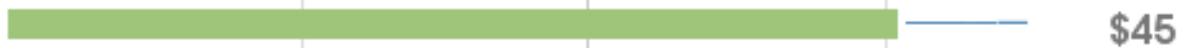
Groceries ▼ \$1,200

Prepared Foods ▼ \$500

Delicatessen ▼ by Merchant \$250

0 \$ 15 30 45 60

SAFEWAY  % 20

 \$45

Whole Foods % 10

 \$25

 % 4

 \$12

Berkeley Bowl % 4

 \$10

Monterrey Market % 2

 \$8

14 Others... (Avg) *Sam's Deli, Saul's, Kvetchup, Matzo Fast ...* % 60

 \$150

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spendwell

April 23 2013

Owen Lenders

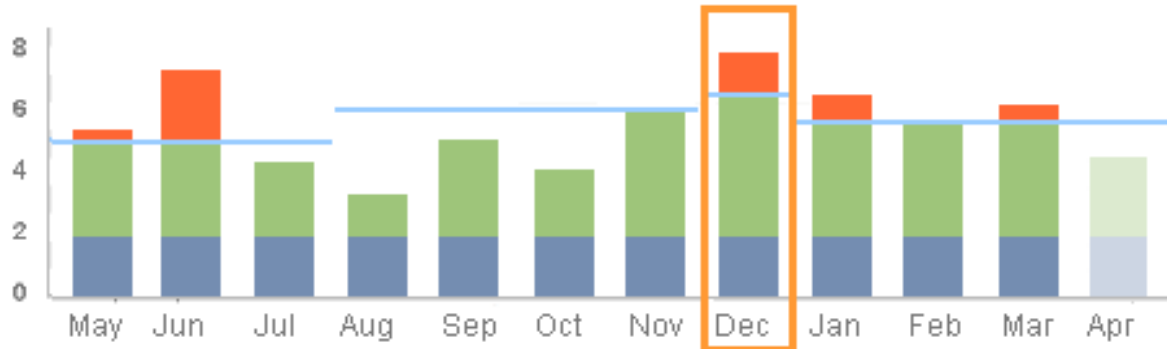


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable

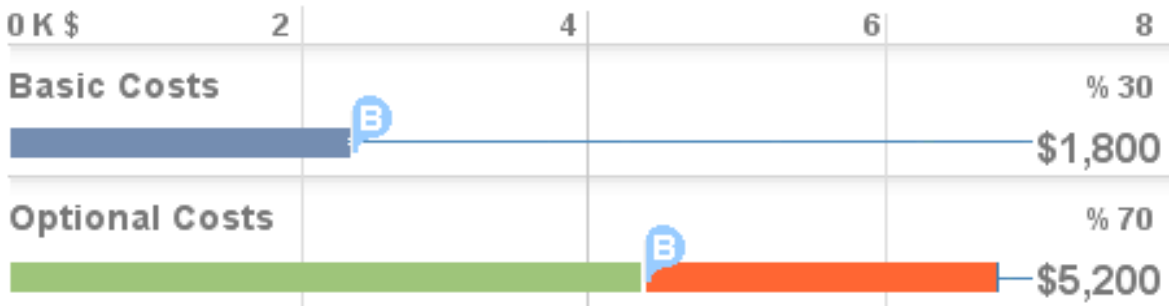


December 2012

\$7,000

Budget

\$6,000



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spendwell

April 23 2013

Owen Lenders

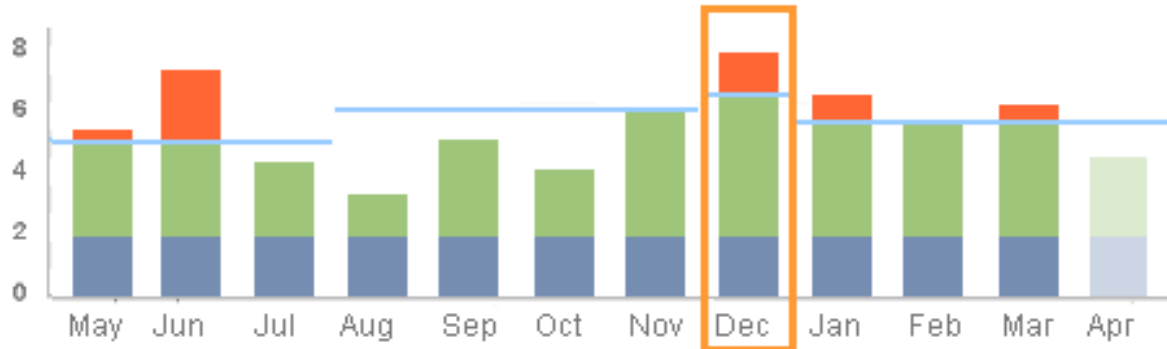


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable

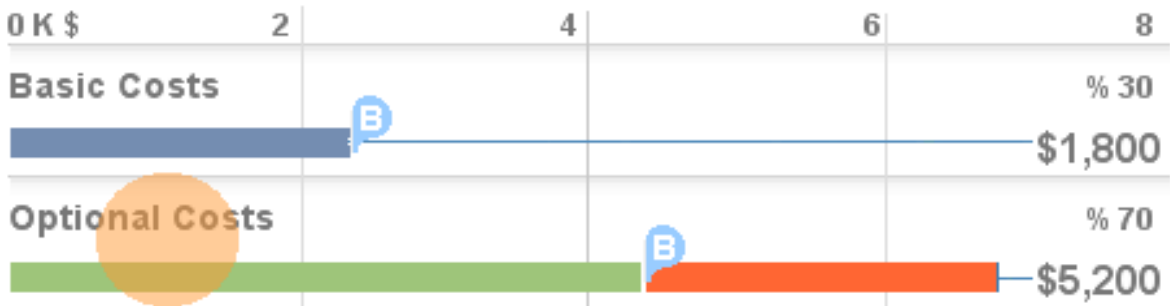


December 2012

\$7,000

Budget

\$6,000



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spendwell

April 23 2013

Owen Lenders

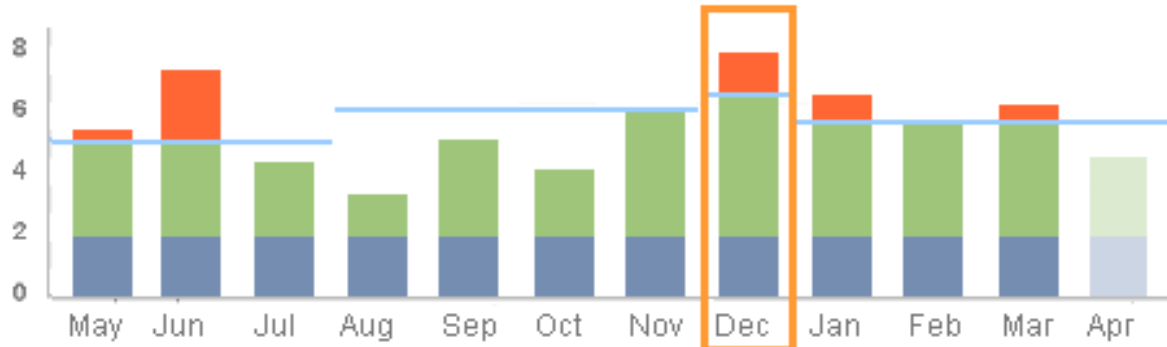


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012

\$7,000

Optional Costs

\$4,200

Category	Percentage	Amount
Entertainment	% 50	\$2,150
Clothing	% 25	\$1,550
Travel	% 15	\$800
Food	% 10	\$100
Housing	% 5	\$100
Education	% 4	\$50
Transportation	% 4	\$50

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spendwell

April 23 2013

Owen Lenders

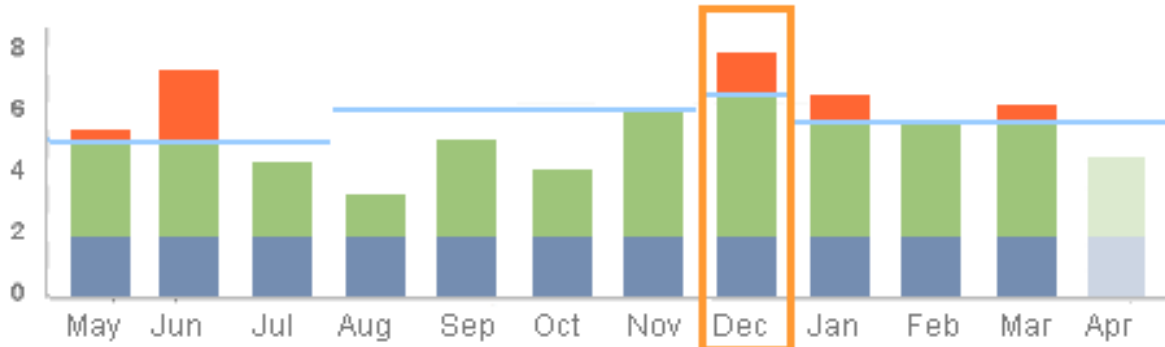


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012

\$7,000

Optional Costs

\$4,200

Category	Percentage	Amount
Entertainment	% 50	\$2,150
Clothing	% 25	\$1,550
Travel	% 15	\$800
Food	% 10	\$100
Housing	% 5	\$100
Education	% 4	\$50
Transportation	% 4	\$50

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April 23 2013

Owen Lenders

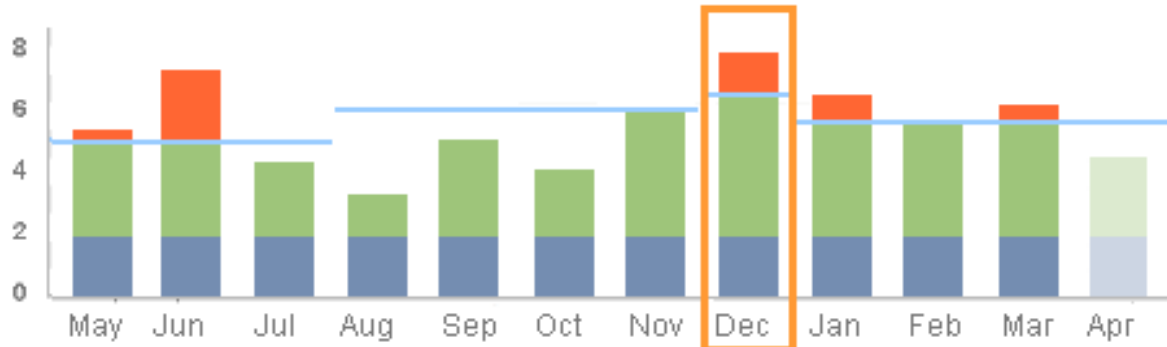


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

Travel by Product & Service \$800

0 k \$.5 1 1.5 2

Flights % 50

\$1,150

Hotels % 25

\$550

Food % 15

\$300

Entertainment % 10

\$100

Cars % 5

\$100

Rides % 4

\$50

Telecom % 4

\$50

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April 23 2013

Owen Lenders

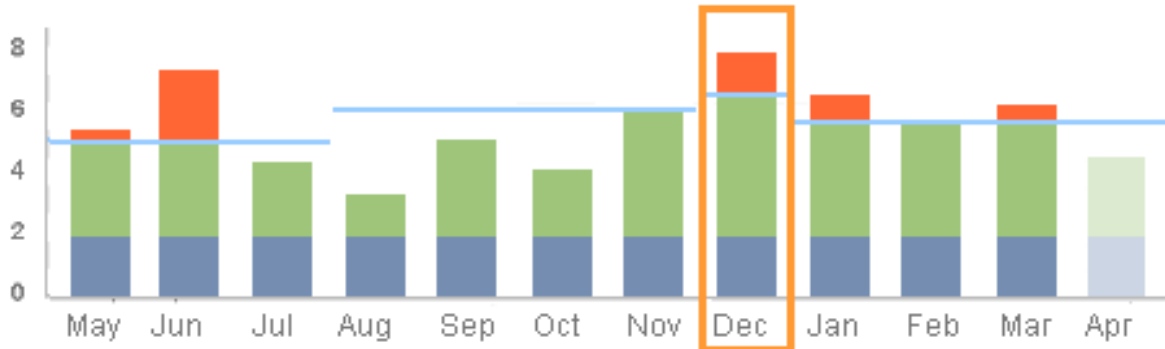


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



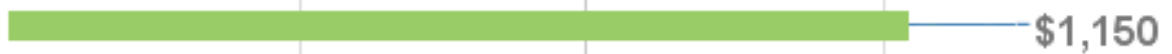
December 2012 \$7,000

Optional Costs \$4,200

Travel by Product & Service \$800

0 k \$.5 1 1.5 2

Flights % 50



Hotels % 25



Food % 15



Entertainment % 10



Cars % 5



Rides % 4



Telecom % 4



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April 23 2013

Owen Lenders

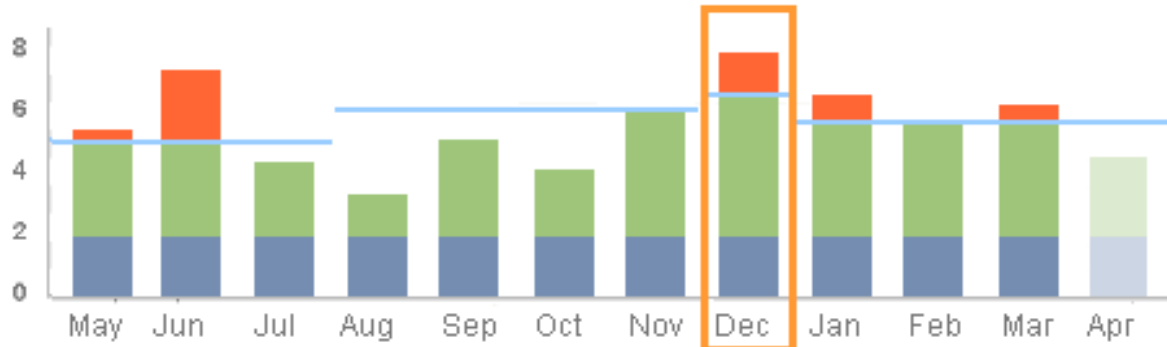


More... Expense Types Merchants Budget **B** You Decide

Amount Spent Set Budget **B**

Past Year ▼

Fixed Variable



December 2012 ▼ \$7,000

Optional Costs ▼ \$4,200

Travel ▼ \$800

Food ▼ by Merchant \$300

0 \$ 30 60 90 120



% 35

\$400

The Fish House % 15

\$200

Denny's % 8

\$100

STARBUCKS % 5

\$25

22 Others... Burger King, 7-Eleven, Subway, Cheesecake Fac... % 65

\$310

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April 23 2013

Owen Lenders

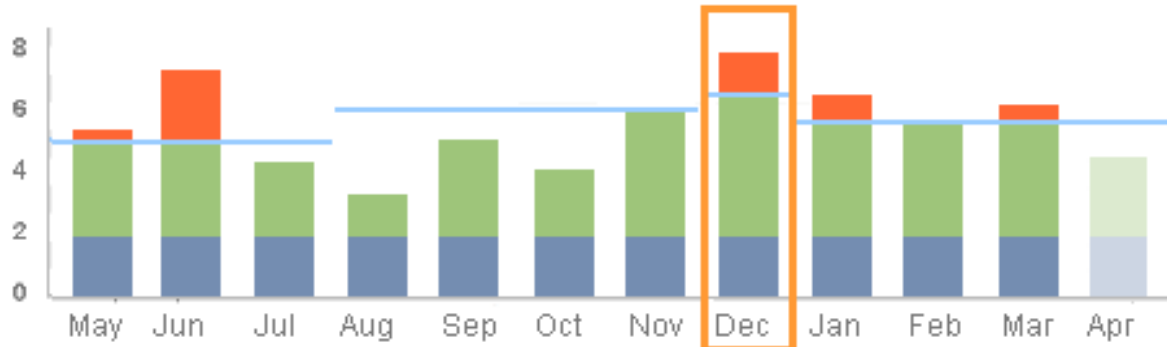


More... Expense Types Merchants Budget **B** You Decide

Amount Spent Set Budget **B**

Past Year ▼

Fixed Variable



December 2012 ▼ \$7,000

Optional Costs ▼ \$4,200

Travel ▼ \$800

Food ▼ by Merchant \$300

0 \$ 30 60 90 120



\$400

The Fish House % 15

\$200

Denny's % 8

\$100

STARBUCKS % 5

\$25

22 Others... Burger King, 7-Eleven, Subway, Cheesecake Fac... % 65

\$310

SAMSUNG



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April 23 2013

Owen Lenders

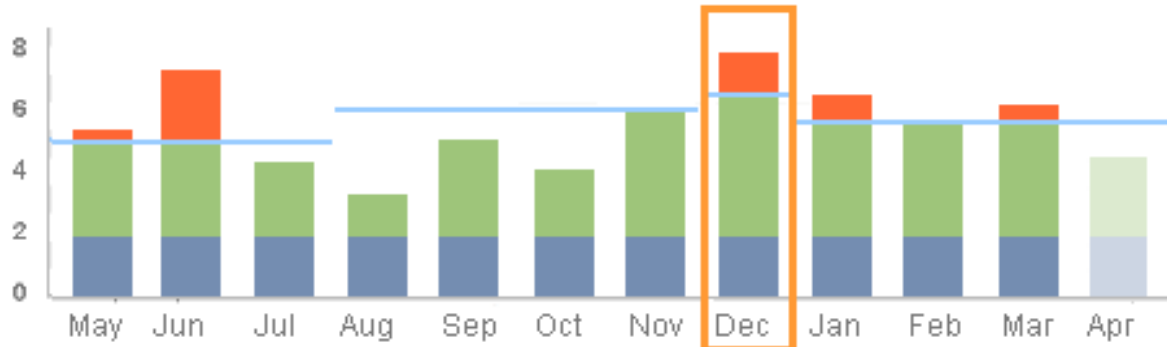


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012	\$7,000
Optional Costs	\$4,200
Travel	\$800
Food	\$300
The Cheesecake Factory by Transaction	\$100



Transaction	Amount	Percentage
Dec 28 9:00 pm, Las Vegas NV	\$70	% 70
Dec 30 8:00 pm, Las Vegas NV	\$30	% 30

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April 23 2013

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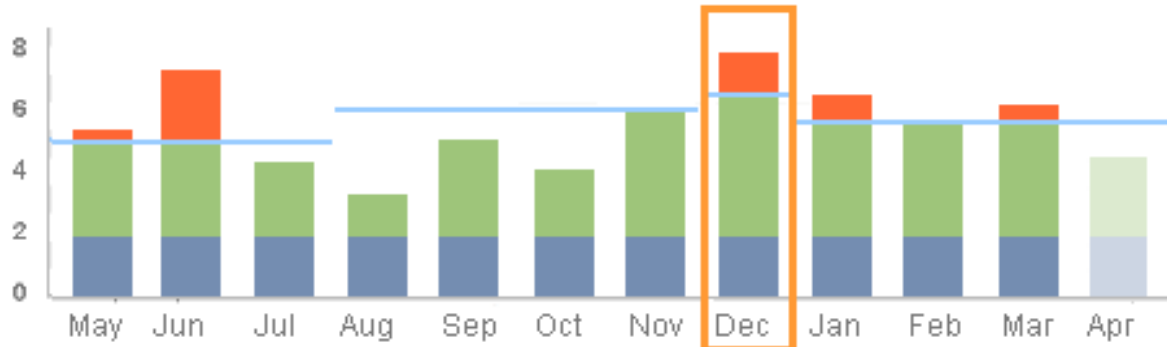


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

Travel \$800

Food \$300

The Cheesecake Factory by Transaction \$100



0 \$ 20 40 60 80

Dec 28 9:00 pm, Las Vegas NV % 70

\$70

Dec 30 8:00 pm, Las Vegas NV % 30

\$30

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April 23 2013

Owen Lenders

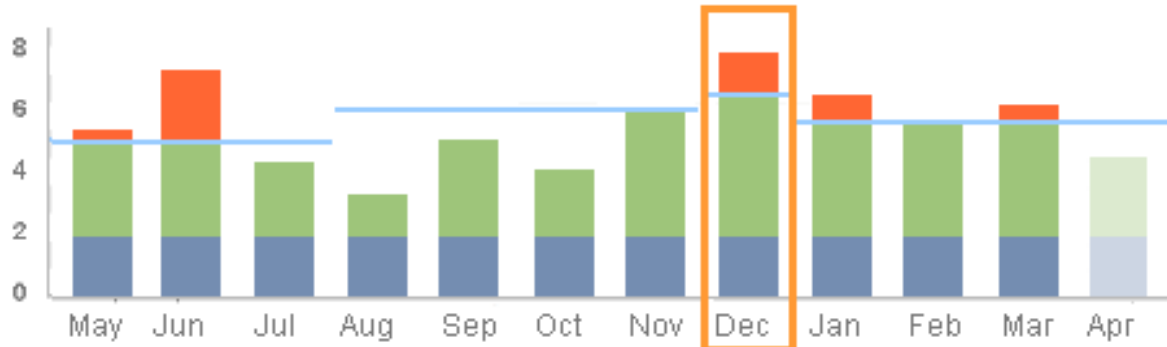


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

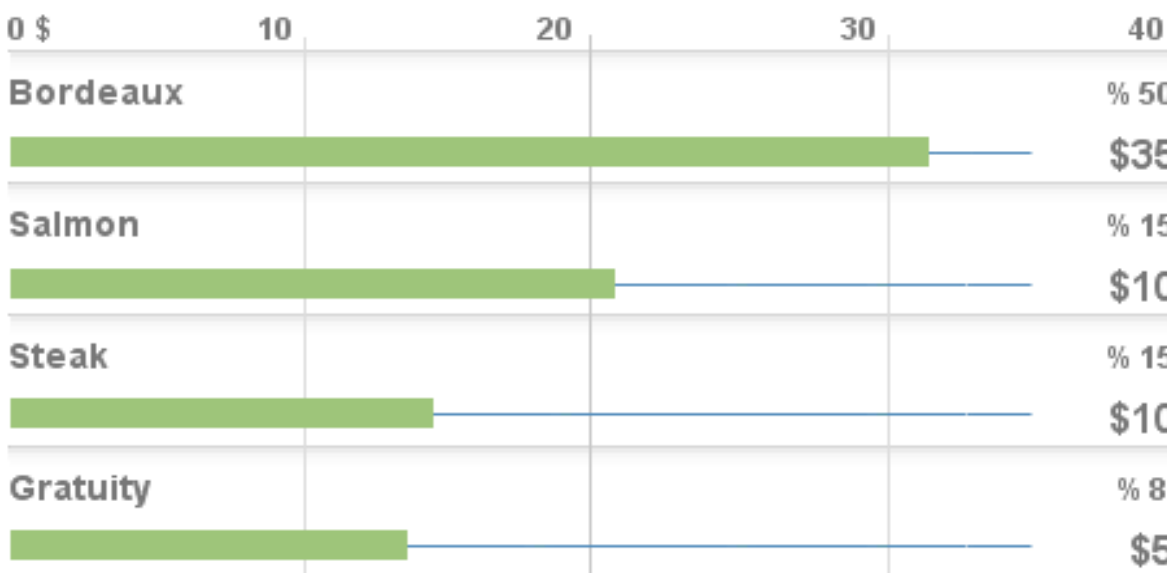
Travel \$800

Food \$300

The Cheesecake Factory \$100



Dec 28 9:00 pm Las Vegas, NV by Item \$70



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April 23 2013

Owen Lenders

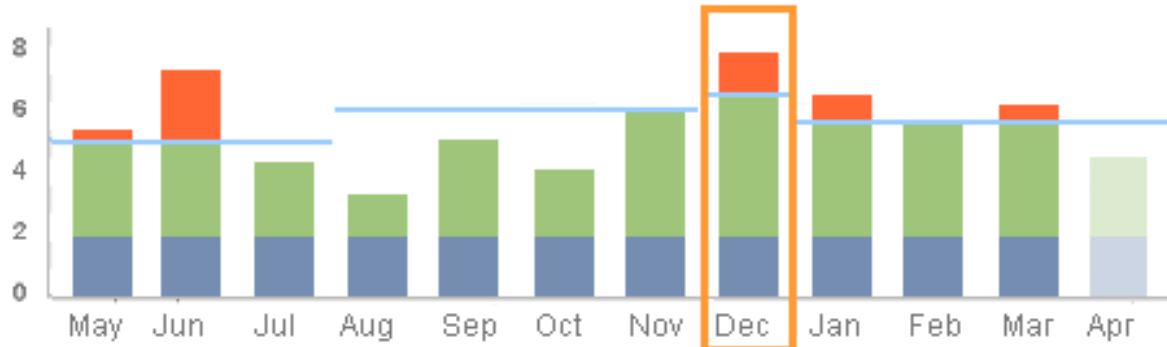


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

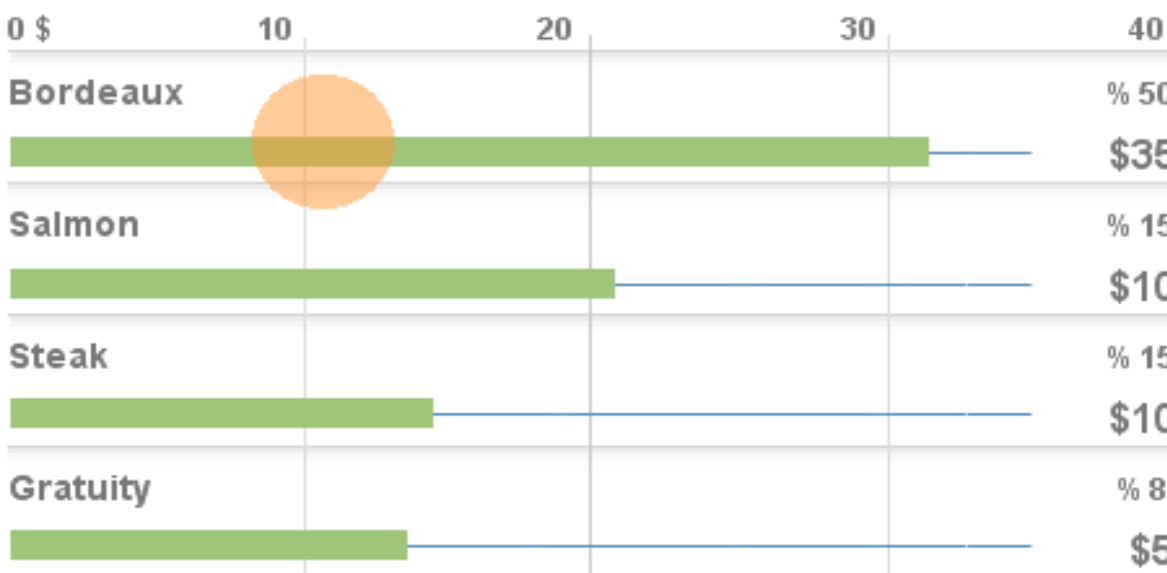
Travel \$800

Food \$300

The Cheesecake Factory \$100



Dec 28 9:00 pm Las Vegas, NV by Item \$70



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April 23 2013

Owen Lenders



More... Expense Types Merchants Budget B You Decide

Amount Spent Set Budget B

Past Year v

Fixed Variable

The Cheesecake Factory

BORDEAUX

Item + Tax : **\$35**

December 23 2012

Food
Groceries
Prepared Food
Delicatessen

Tag ... Save to... Order Close

		\$10
Gratuity		% 8
		\$5

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spendwell

April 23 2013

Owen Lenders



More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable

The Cheesecake Factory
BORDEAUX

Item + Tax : **\$35**
December 23 2012

Food
Groceries
Prepared Food
Delicatessen

Tag ... Save to... Order **Close**

		\$10
Gratuity		% 8
		\$5

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April 23 2013

Owen Lenders

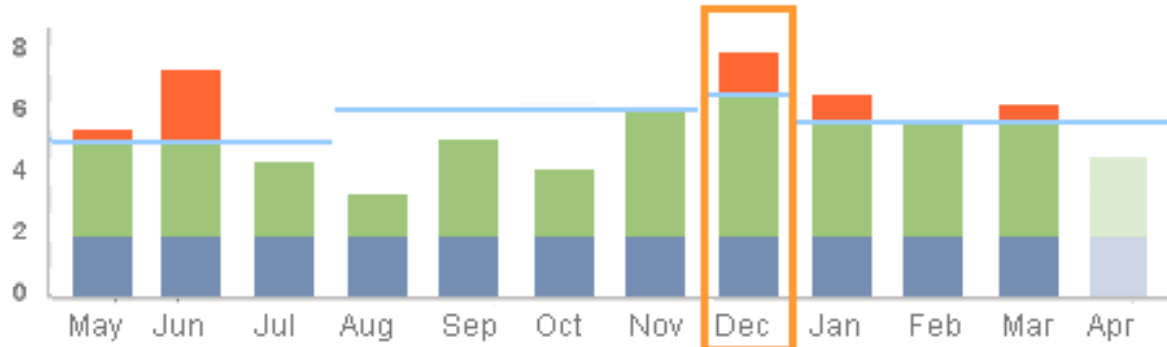


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 ▼ \$7,000

Optional Costs ▼ \$4,200

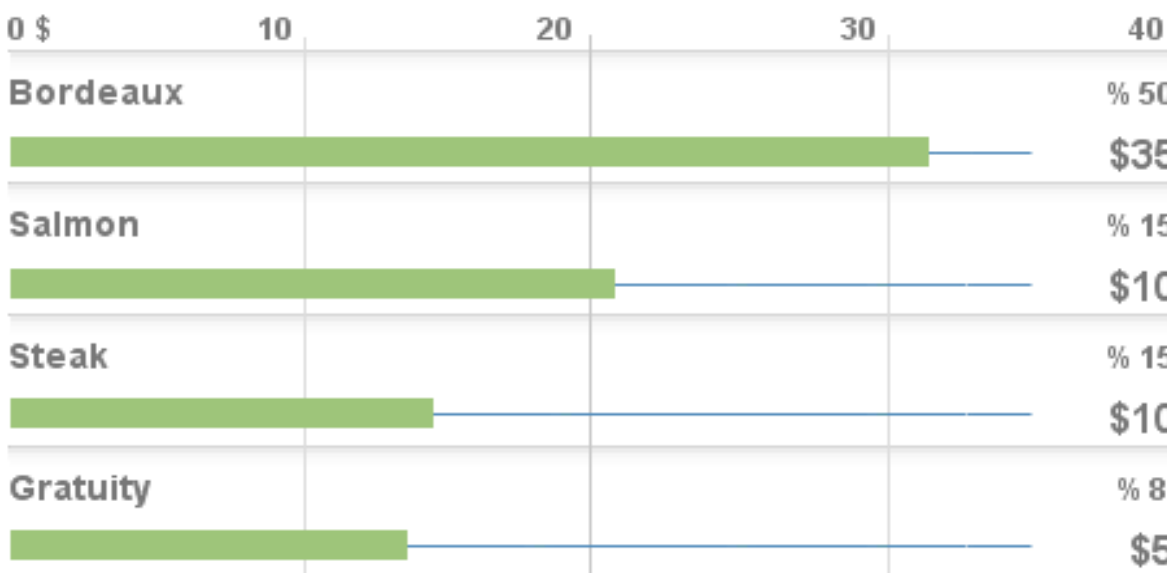
Travel ▼ \$800

Food ▼ \$300

The Cheesecake Factory ▼ \$100



Dec 28 9:00 pm Las Vegas, NV ▼ by Item \$70



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April 23 2013

Owen Lenders

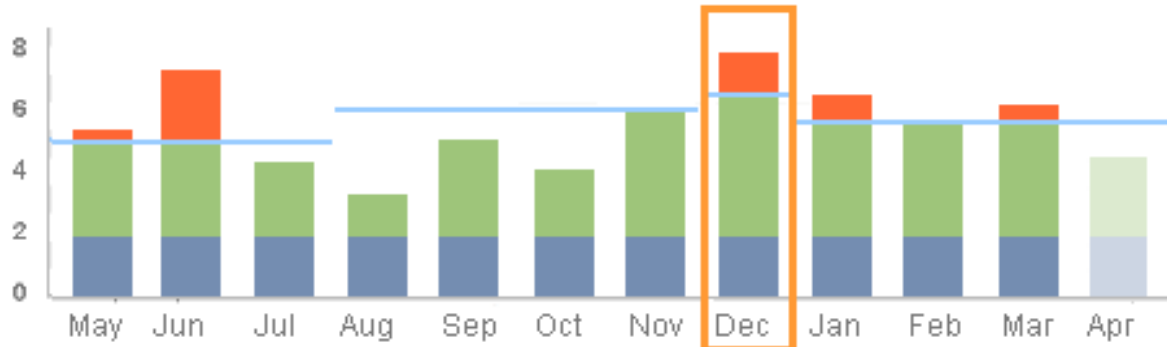


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

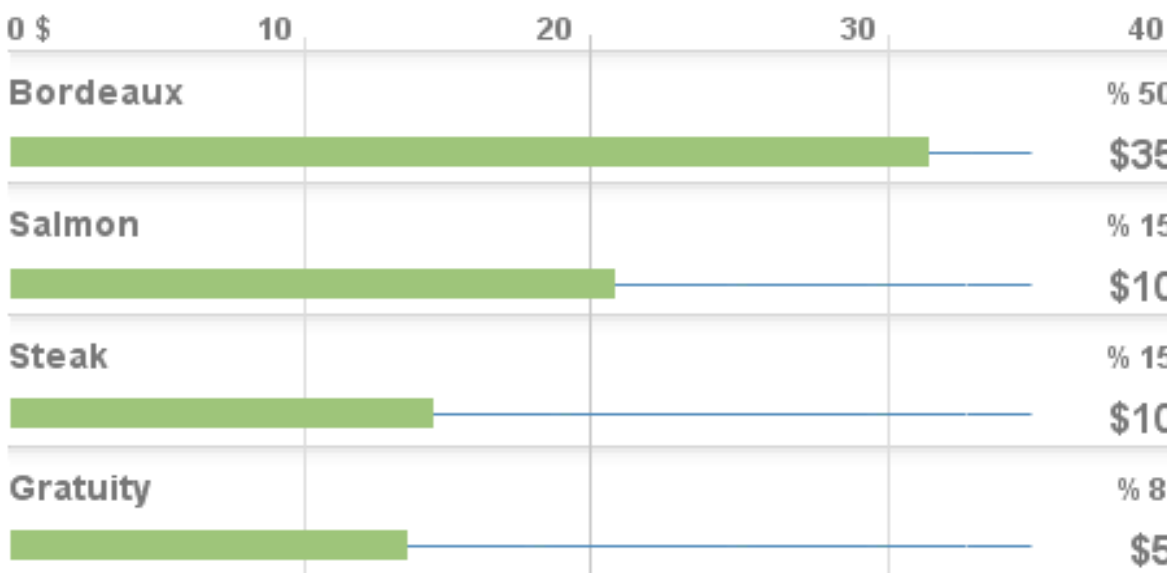
Travel \$800

Food \$300

The Cheesecake Factory \$100



Dec 28 9:00 pm Las Vegas, NV by Item \$70



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April 23 2013

Owen Lenders

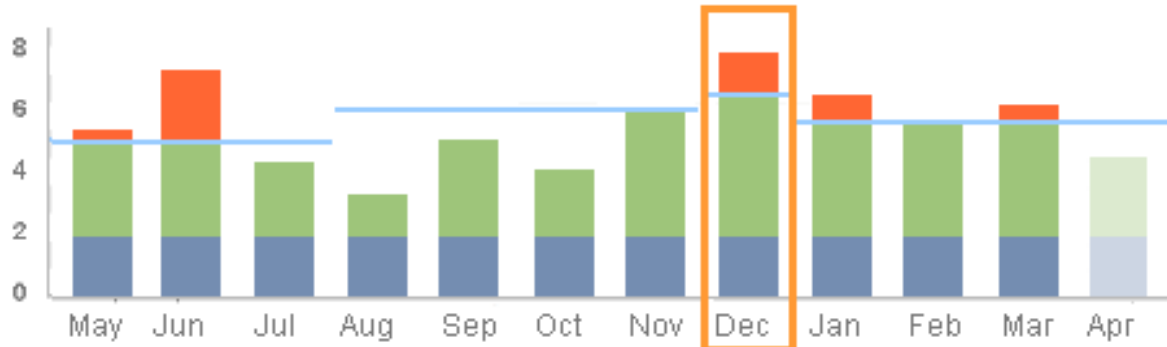


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

Travel \$800

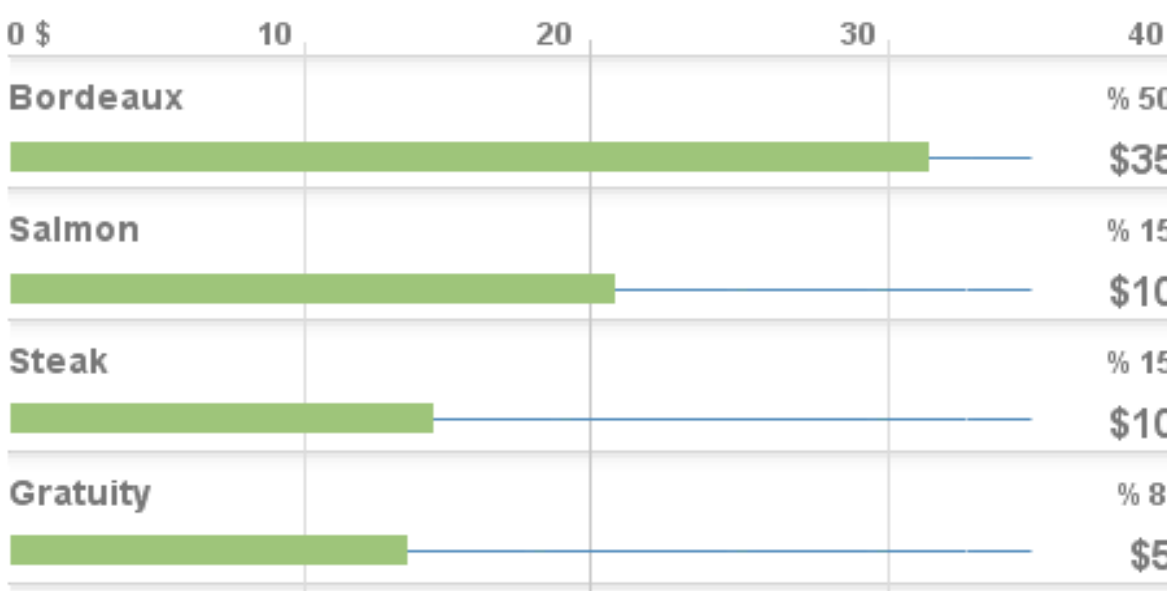
Food \$300

The Cheesecake Factory \$100



- Entertainment
- Clothing
- Travel
- Food
- Housing
- Education
- Transportation

Dec 28 9:00 pm Las Vegas, NV by Item \$70



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spendwell

April 23 2013

Owen Lenders

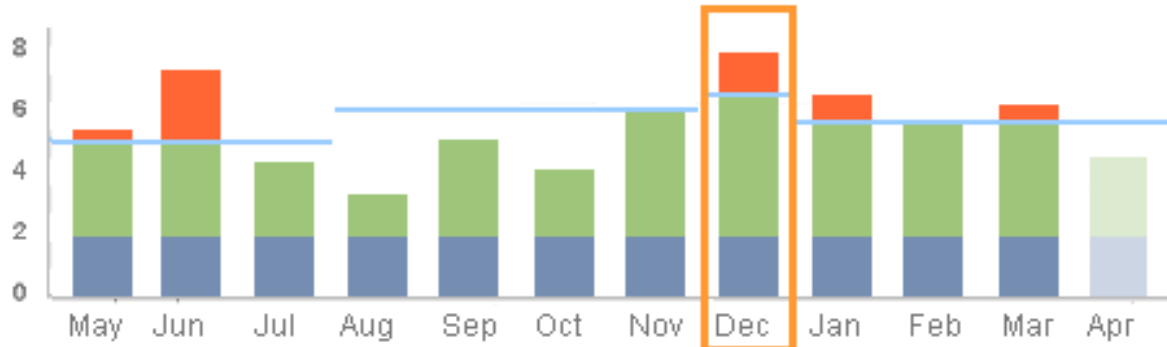


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

Travel \$800

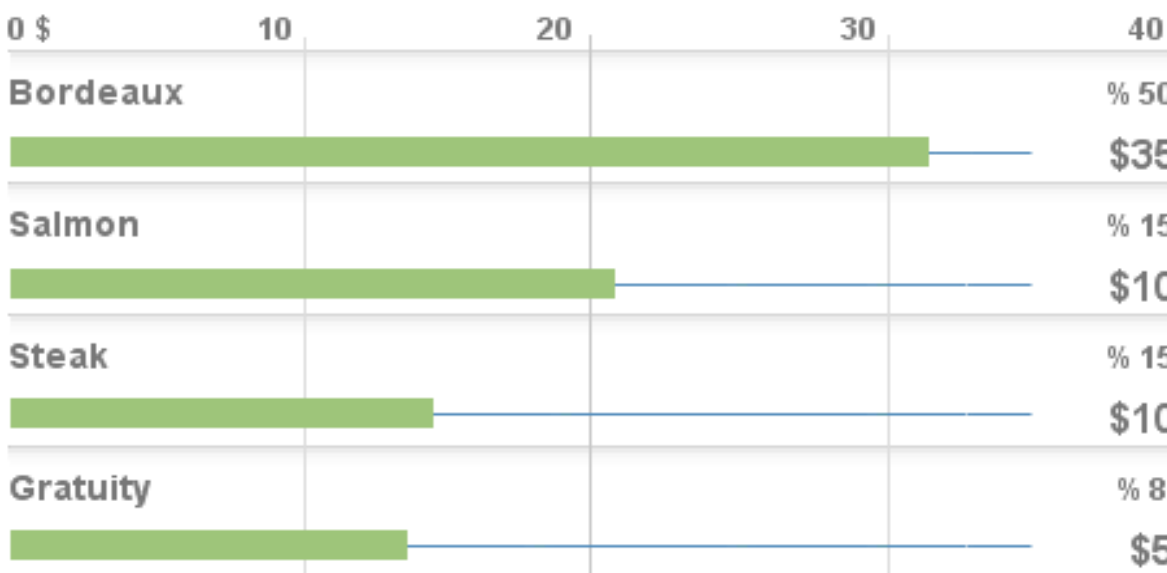
Food \$300

The Cheesecake Factory \$100



- Entertainment
- Clothing
- Travel
- Food
- Housing
- Education
- Transportation

Dec 28 9:00 pm Las Vegas, NV by Item \$70



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spendwell

April 23 2013

Owen Lenders

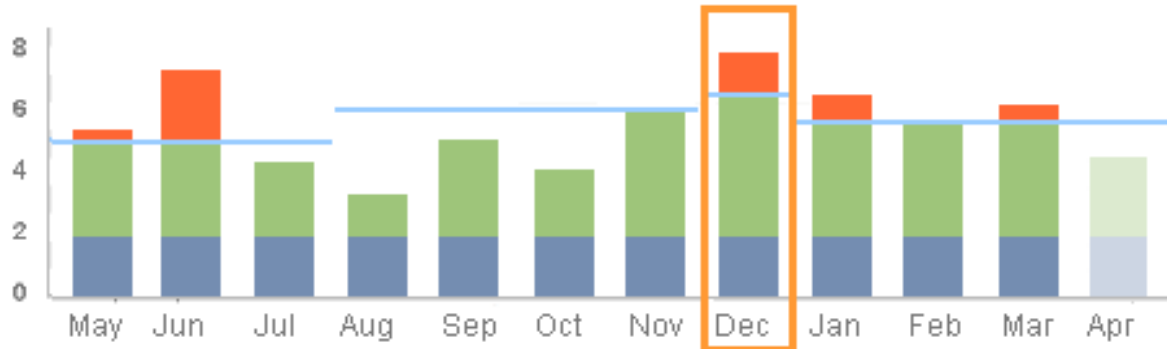


More... Expense Types Merchants **Budget** B You Decide

Amount Spent Set Budget B

Past Year ▾

Fixed Variable



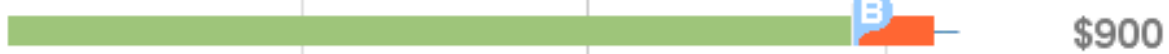
December 2012 ▾ \$7,000

Optional Costs ▾ \$4,200

Food ▾ by Product & Service ▾ \$1200

0 \$ 250 500 750 1000

Groceries % 50



Restaurants % 25



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April 23 2013

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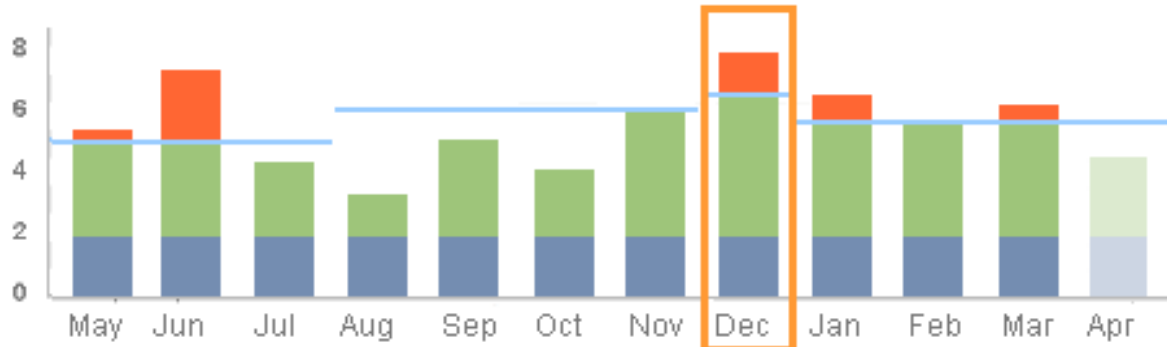


More... Expense Types Merchants **Budget** B You Decide

Amount Spent Set Budget B

Past Year ▾

Fixed Variable



December 2012 ▾

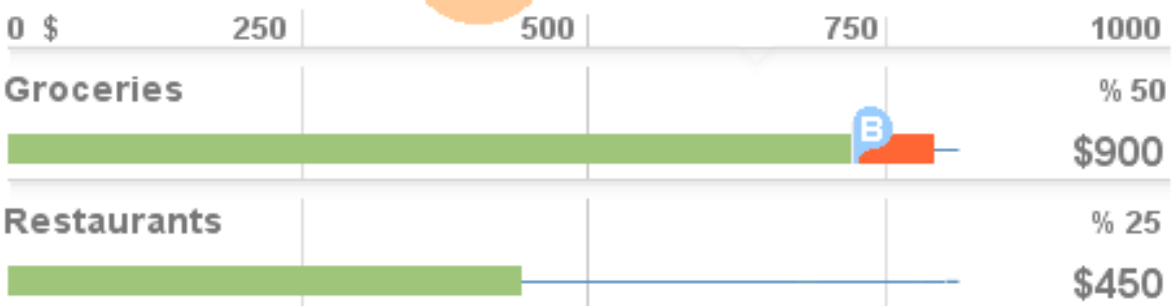
\$7,000

Optional Costs ▾

\$4,200

Food ▾ by Product & Service ▾

\$1200



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April 23 2013

Owen Lenders

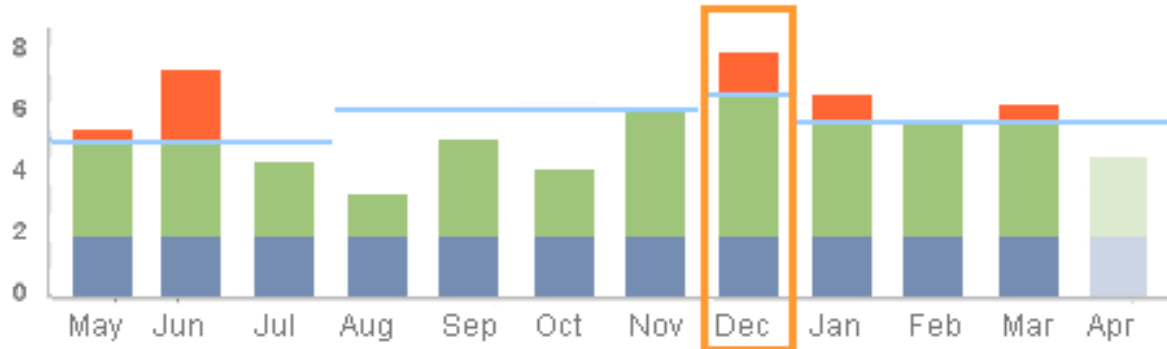


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 ▼ \$7,000

Optional Costs ▼ \$4,200

Food ▼ by Product & Service ▼ \$1200

0 \$ 250 500

Groceries % 50

Restaurants \$900

Restaurants % 25

\$450

Products & Services
Necessity
Merchants
Expense Types
My Categories

SAMSUNG



April 23 2013

Owen Lenders

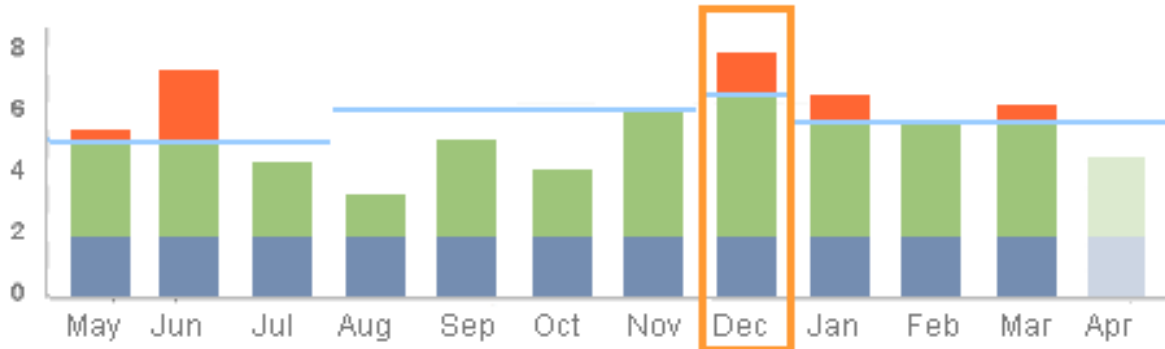


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

Food by Product & Service \$1200

0 \$ 250 500

Groceries % 50

Restaurants \$900

Restaurants % 25

\$450

Products & Services
Necessity
Merchants
Expense Types
My Categories

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April 23 2013

Owen Lenders

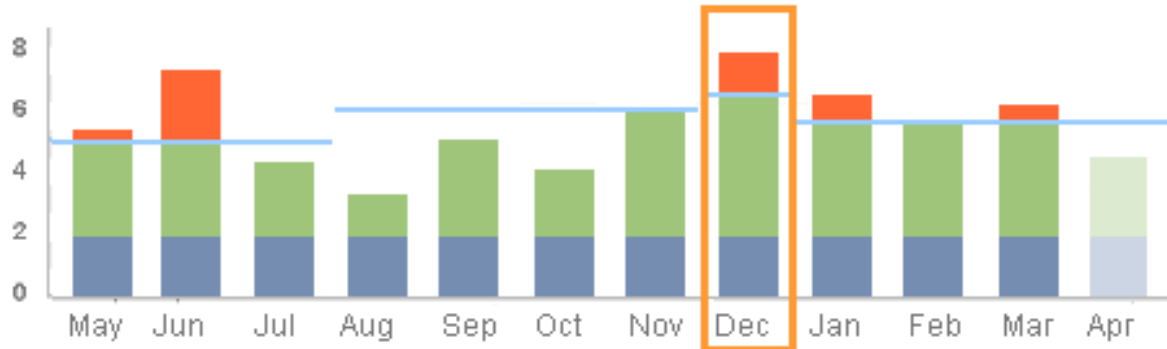


More... Expense Types Merchants Budget **B** You Decide

Amount Spent Set Budget **B**

Past Year ▼

Fixed Variable



December 2012 ▼ \$7,000

Optional Costs ▼ \$4,200

Food ▼ by Merchants ▼ \$1200

0 \$ 100 200 300 400

Safeway % 25

\$450

Whole Foods % 10

\$250

Applebee's % 5

\$125

McDonalds % 5

\$100

STARBUCKS % 4

\$80

Andronico's % 3

\$75

23 Others... *Burger King, 7-Eleven, Subway, Cheesecake Fact...* % 25

\$400

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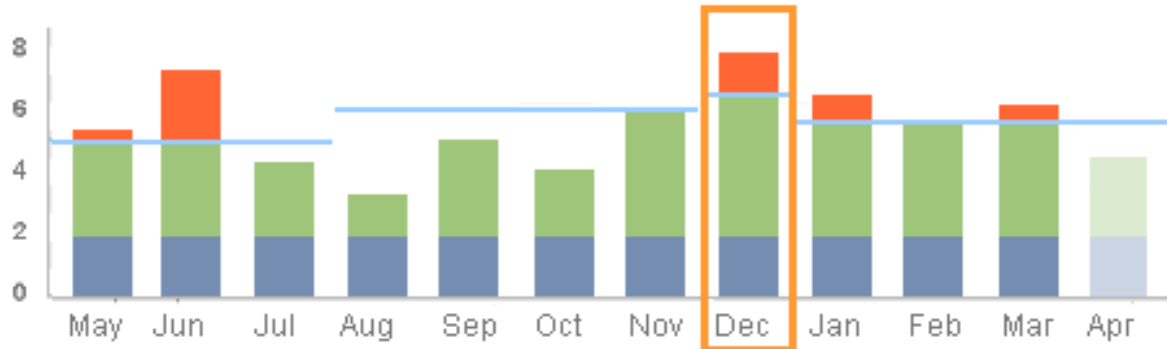


More... Expense Types Merchants **Budget** You Decide

Amount Spent Set Budget

Past Year

Fixed Variable



December 2012 \$7,000

Optional Costs \$4,200

Food by Merchants \$1200

0 \$ 100 200 300 400

Safeway % 25

\$450

Whole Foods % 10

\$250

Applebee's % 5

\$125

McDonalds % 5

\$100

STARBUCKS % 4

\$80

Andronico's % 3

\$75

23 Others... Burger King, 7-Eleven, Subway, Cheesecake Fact... % 25

\$400

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More... Expense Types Merchants **Budget** ^B You Decide

Save Budget Cancel

Monthly ▾

Total **\$4,800**



Optional Items \$2,000 >



Basic Items \$2,800 >

Advice

1. Eat less processed foods

[Berkeley Farmer's Market](#)



2. Shop at discount grocers

[Grocery Outlet Berkeley](#)



3. Learn how to cook

[Williams Sonoma](#)

WILLIAMS-SONOMA

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April 23 2013

Owen Lenders



More... Expense Types Merchants **Budget** ^B You Decide

Save Budget Cancel

Monthly ▾

Total **\$4,800**



Optional Items \$2,000 >



Basic Items \$2,800 >

Advice

1. Eat less processed foods

[Berkeley Farmer's Market](#)



2. Shop at discount grocers

[Grocery Outlet Berkeley](#)



3. Learn how to cook

[Williams Sonoma](#)

WILLIAMS-SONOMA

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More... Expense Types Merchants **Budget** You Decide

Save Budget Cancel

Monthly

Total **\$4,800**

Optional **\$2,000**



Optional Items \$2,000 >

Optional Utilities \$150

Entertainment \$250

Optional Fuel \$700



Basic Items \$2,800 >

Optional Foods \$900



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More... Expense Types Merchants **Budget** You Decide

Save Budget Cancel

Monthly ▾

Total \$4,800

Optional \$2,000



Optional Items \$2,000 >

Optional Utilities \$150

Entertainment \$250

Optional Fuel \$700



Basic Items \$2,800 >

Optional Foods \$900



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More... Expense Types Merchants **Budget** You Decide

Save Budget Cancel

Monthly ▾

Total \$4,800

Optional \$2,000



Optional Items \$2,000 >

Optional Utilities \$100

Entertainment \$120

Optional Fuel \$400



Basic Items \$2,800 >

Optional Foods \$800



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More... Expense Types Merchants **Budget** You Decide

Save Budget Cancel

Monthly

Total **\$4,700**

Optional **\$1,900**



Optional Items \$1,900 >

Optional Utilities \$100

Entertainment \$120

Optional Fuel \$400



Basic Items \$2,800 >

Optional Foods \$800

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More... Expense Types Merchants **Budget** You Decide

Save Budget Cancel

Monthly

Total **\$4,700**

Optional **\$1,900**



Optional Items \$1,900 >

Optional Utilities \$100

Entertainment \$120

Optional Fuel \$400



Basic Items \$2,800 >

Optional Foods \$800



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More... Expense Types Merchants **Budget** You Decide

Save Budget Cancel

Monthly

Total **\$4,700**

Basic **\$2,800**



Optional Items \$1,900 >



Basic Items \$2,800 >

Utilities \$50

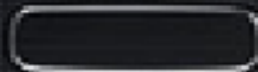
Fuel \$100

Food \$200

Property Taxes \$400

Car Loan \$500

Mortgage \$1600



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More... Expense Types Merchants **Budget** You Decide

Save Budget Cancel

Monthly ▾

Total \$4,700

Basic \$2,800



Optional Items \$1,900 >



Basic Items \$2,800 >

Utilities \$50

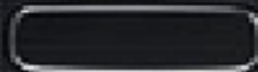
Fuel \$100

Food \$200

Property Taxes \$400

Car Loan \$500

Mortgage \$1600



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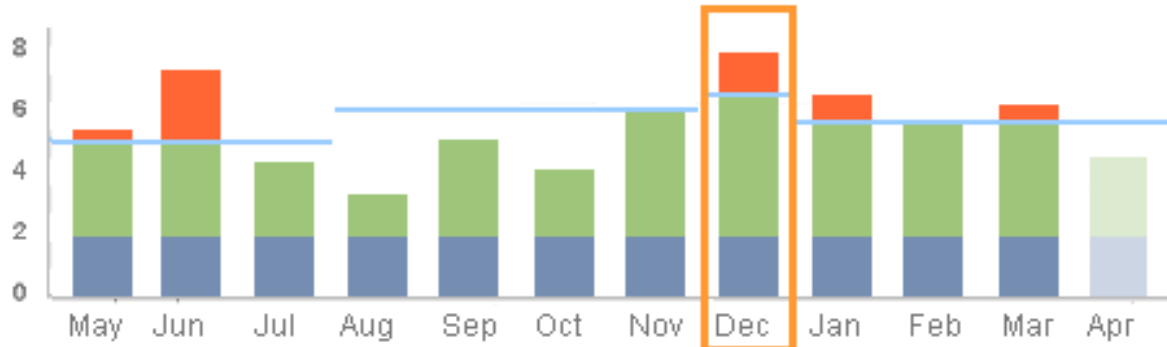


More... Expense Types Merchants **Budget** B You Decide

Amount Spent Set Budget B

Past Year ▾

Fixed Variable



December 2012 ▾

\$7,000

Variable Costs ▾ by Product & Service

\$2,300

Food ▾ by Product & Service ▾

\$1200

0 \$ 250 500 750 1000

Groceries

% 50



\$900

Restaurants

% 25



\$450

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Owen Lenders

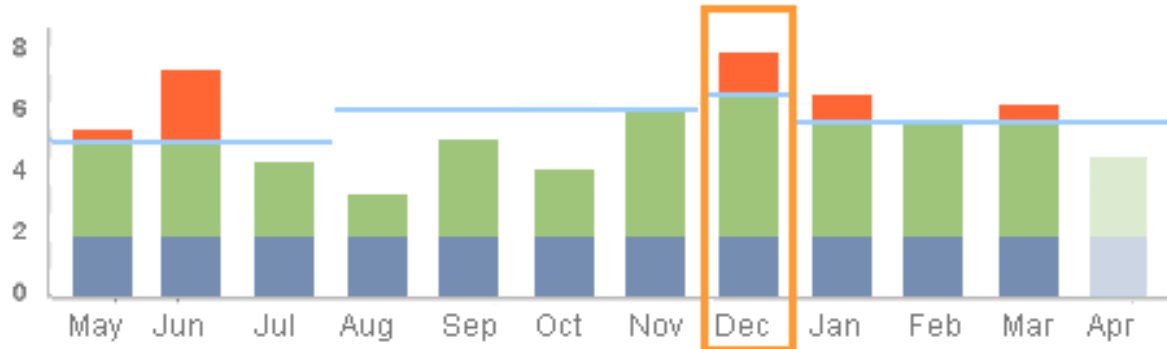


More... Expense Types Merchants Budget B You Decide

Amount Spent Set Budget B

Past Year ▾

Fixed Variable



December 2012 ▾ \$7,000

Variable Costs ▾ by Product & Service \$2,300

Food ▾ by Product & Service ▾ \$1200

0 \$ 250 500 750 1000

Groceries % 50

\$900

Restaurants % 25

\$450

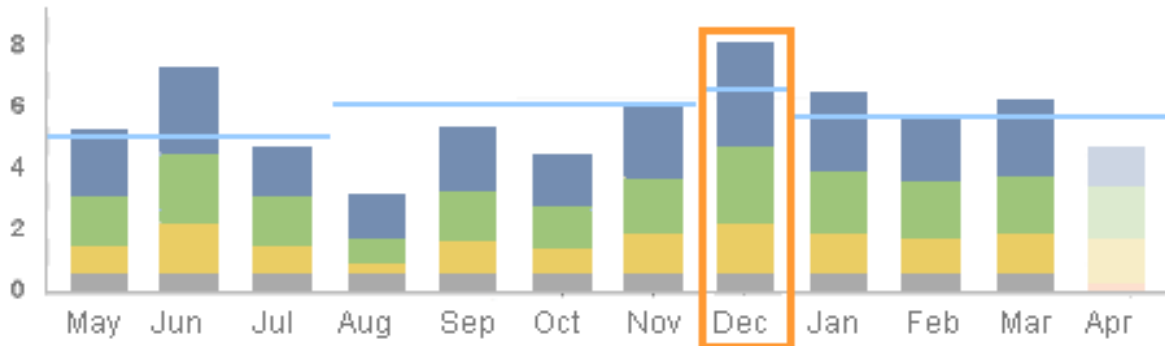


More... **Expense Types** Merchants Budget **B** You Decide

Amount Spent

Past Year ▾

■ Housing
 ■ Food
 ■ Transportation
 ■ Others



December 2012 ▾ by Expense Types \$7,000

0 k \$.75	1.5	2.25	3
Services				% 35
				\$2,300
Material Goods				% 25
				\$2,000
Interest				% 18
				\$1,000
Taxes				% 9
				\$600
Insurance				% 7
				\$500
Utilities				% 3
				\$300
Category				% 2
				\$200
Category				% 2
				\$200

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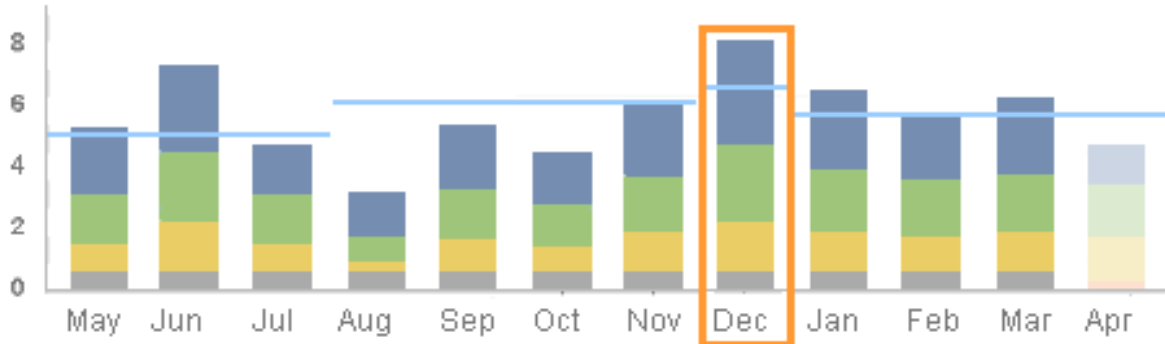


More... **Expense Types** Merchants Budget **B** You Decide

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ by Expense Types

\$7,000

Category	Amount	Percentage
Services	\$2,300	33%
Material Goods	\$2,000	29%
Interest	\$1,000	14%
Taxes	\$600	9%
Insurance	\$500	7%
Utilities	\$300	4%
Category	\$200	3%
Category	\$200	3%

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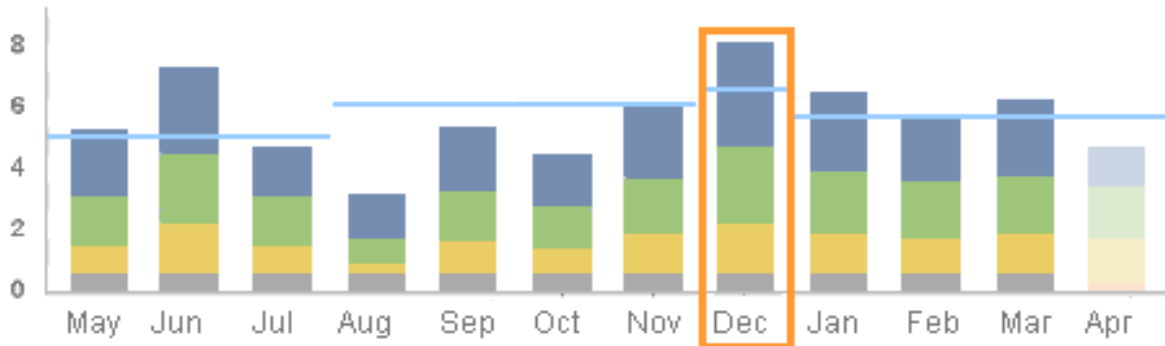


More... Expense Types **Merchants** Budget **B** You Decide

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ by Merchants

\$7,000

Merchant	Amount	Percentage
Bank of America	\$2,300	33%
Walmart	\$2,000	29%
General Motors Financing	\$1,000	14%
Costco	\$600	9%
United Airlines	\$500	7%
Pacific Gas & Electric	\$300	4%
City of Berkeley	\$200	3%
Safeway	\$200	3%

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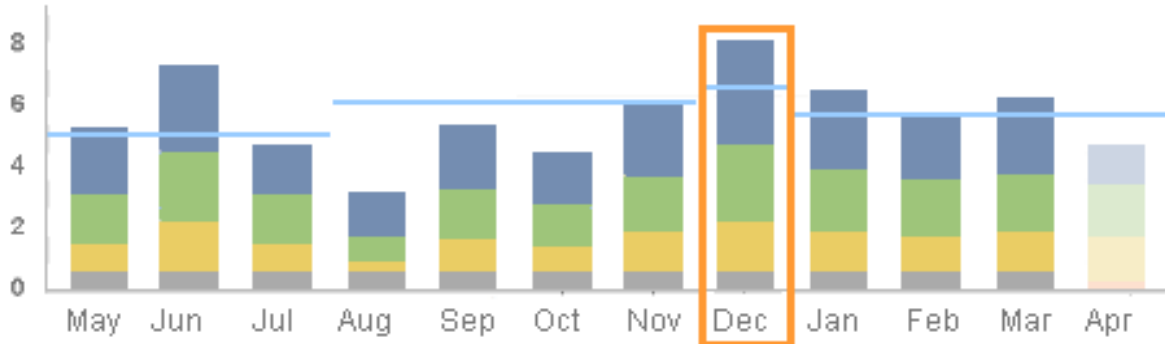


More... Expense Types **Merchants** Budget **B** You Decide

Amount Spent

Past Year ▾

Housing Food Transportation Others



December 2012 ▾ by Merchants

\$7,000

Merchant	Amount	Percentage
Bank of America	\$2,300	33%
Walmart	\$2,000	29%
General Motors Financing	\$1,000	14%
Costco	\$600	9%
United Airlines	\$500	7%
Pacific Gas & Electric	\$300	4%
City of Berkeley	\$200	3%
Safeway	\$200	3%

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Cash Balance

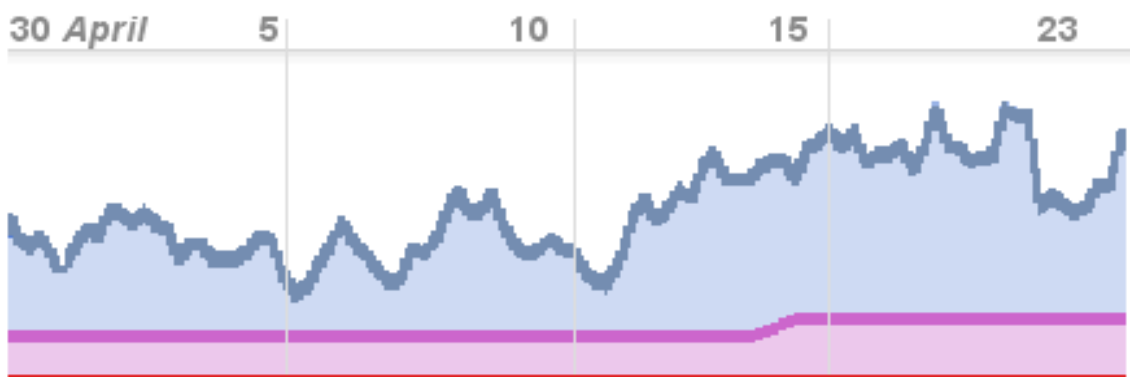
\$12,551

Bank of America Interest Checking ...4023

\$10,098

Bank of America Savings ...5683

\$2,453



Credit Balance

\$185 to Limit

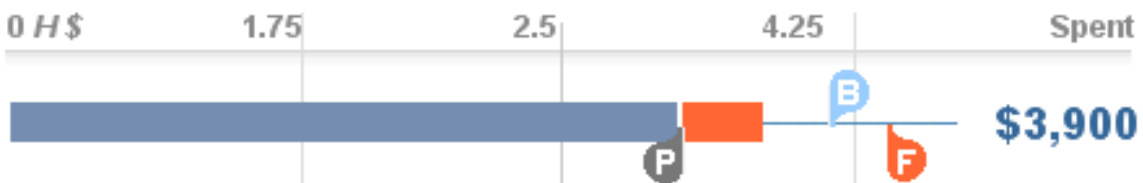
Mastercard ...4203, American Express ...5683



Spending

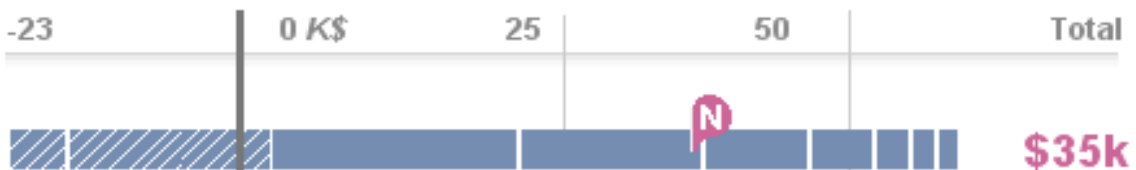
projected 10% over budget

this month ▼



Net Worth

up \$3k this year



END